



The power to adapt to your evolving needs.

With IUL Protect, you get clarity with simple, guaranteed protection so you can live more today, keep more of the money you earn and gain the potential to build more cash value that you can actually use.

Guarantee coverage.

Live more today with the comfort of coverage that's guaranteed through age 90, or for 40 years if purchased under age 50.¹ There's no guesswork, just a simple number you'll know up front and can rely on.

Defer taxes and accommodate changes.

IUL Protect gives you the potential to build more wealth, with growth that's tied to a market index, and the added benefit of downside protection. Because your money grows tax-deferred, you keep more of it, and you have the flexibility to use that cash surrender value if your circumstances change.



Live. Keep. Build.
MORE

¹ Coverage is guaranteed to age 90, or for 40 years if the policy is purchased under age 50, as long as certain premium payments are maintained (excluding loans).

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency • Is Not Guaranteed by Any Bank or Savings Association

Tax Benefits

- Tax-deferred accumulation
- Potentially tax-free distributions²
- Generally income-tax-free life insurance benefit

Allocating Your Premium Payments

You can allocate to the Guaranteed Interest and Select Accounts without restriction, using any combination of the two accounts. You can change allocations at any time.

The Guaranteed Interest Account

Any premiums allocated to the Guaranteed Interest Account will earn the current interest rate, which is set by the insurance company and guaranteed to never be less than 2.5%.

The Select Account

If you want a bit more upside potential, the Select Account is an index-linked option that gives you the potential for cash value growth based on the performance of the S&P 500® Index.

- You can realize 100% of any positive returns, up to a performance cap; and
- You're protected against 100% of any negative returns with the 0% floor.

Extra Interest Credit

- If interest rates rise, you can receive additional cash value, on top of your index return.
- You'll receive an additional credit to the Select Account equal to the Guaranteed Interest Account rate minus 3.5% (never to be less than zero).

Death Benefit Options

- Option A — Death benefit always equal to the policy's Face Amount.
- Option B — Death benefit equals the policy's Face Amount, plus account value.

Access to Your Money

Withdrawals

- Available after the 1st policy year and before the policyowner's 121st birthday.
- You can withdraw any amount of at least \$500, provided the withdrawal does not reduce the Face Amount to an amount below \$100,000.
- If Death Benefit Option A is chosen, the Face Amount will be reduced by a partial withdrawal.

Loans

- Fixed loans are available any time after issue.
- You may borrow up to the net cash surrender value.
- Loans and withdrawals will reduce the cash value and the life insurance benefit and could increase the chance that the policy will lapse.

² Under current federal tax rules, you generally may take federal income-tax-free withdrawals up to your basis (total premiums paid) in the policy or loans from a life insurance policy that is not a Modified Endowment Contract (MEC). Certain exceptions may apply for partial withdrawals during the policy's first 15 years. If the policy is a MEC, all distributions (withdrawals or loans) are taxed as ordinary income to the extent of gain in the policy, and may also be subject to an additional 10% premature distribution penalty prior to age 59½, unless certain exceptions are applicable. Loans and partial withdrawals will decrease the death benefit and cash value of your life insurance policy and may be subject to policy limitations and income tax. In addition, loans and partial withdrawals may cause certain policy benefits or riders to become unavailable and may increase the chance your policy may lapse. If the policy lapses, is surrendered or becomes a MEC, the loan balance at such time would generally be viewed as distributed and taxable under the general rules for distribution of policy cash values.

Premiums

- You have the flexibility to reduce payments by using cash value to pay the monthly deductions.
- You can also increase the payments within certain limits to build cash value more quickly.
- Skipping or reducing payments may increase the chance of the policy lapsing, and could mean you'll need to increase the premiums in the future.

Optional Riders

All riders have restrictions and limitations. Be sure to review details with your Financial Professional before choosing any rider.

Available free of charge:

Charitable Legacy Rider®

This rider lets you provide an additional life insurance benefit for up to two qualified charities. The benefit will equal 1% of the base policy Face Amount and can be up to \$100,000.

No-Lapse Guarantee Rider

Automatically included with the policy for no additional charge. Guarantees that the policy will not terminate for 40 years, or up to age 90, whichever comes first, regardless of investment performance.¹ A certain amount of premiums must be paid into the policy, and policy loan and accrued loan interest cannot exceed the Policy Account Value. If the Return of Premium Death Benefit rider is elected, the guarantee will last five years.

Available for an additional fee:

Cash Value Plus Rider

This rider increases your available cash value by reducing the surrender charge if the policy is surrendered during the first eight policy years.

Children's Term Insurance Rider

This rider provides term insurance protection for the children of an insured. It may be converted to a permanent insurance policy in the future without the child having to show evidence of insurability.

Disability Waiver of Monthly Deductions Rider

If you are totally disabled for at least six months, this rider waives the monthly deductions from the policy account. The disability must begin prior to the policy anniversary nearest age 60. If it begins after that time, monthly deductions due to be made before the age 65 anniversary will be the only ones waived.

Long-Term Care ServicesSM Rider

With this rider, you can receive an accelerated life insurance benefit that can be used for qualified long-term care expenses.³

Option to Purchase Additional Insurance

This rider allows you to purchase a new policy on the life of the insured for the amount of the option, on specific dates, without evidence of insurability.

Return of Premium Death Benefit Rider

For an additional cost, this rider enables your beneficiaries to receive an additional death benefit equal to a percentage of the premiums paid.

³ The Long-Term Care ServicesSM Rider does have an additional cost and is subject to restrictions and limitations. You may qualify for life insurance, but not for the Long-Term Care ServicesSM Rider.

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This Brochure is not intended as a complete description of the IUL Protect Product. Please consult your Financial Professional for more complete details.

IUL Protect is a flexible premium universal life insurance policy with an index-linked interest option. Life insurance is subject to exclusions and limitations and terms for keeping it in force. Certain types of policies, features and benefits may not be available in all jurisdictions, or may be different. For costs and complete details of coverage, contact your financial professional.

IUL Protect does contain additional charges, including but not limited to a 15-year surrender charge, Premium charges, Insurance charges and administrative fees. Be sure to review with your Financial Professional before purchasing.

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Policy form #ICC 15-300 or state variations. Rider form #ICC15-R15-140 or state variations.

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