

## Indexed UL Competitive Details (IUL Quick Sheet)

Product	Guaranteed Bonus	Current Bonus	Floor	S&P Cap	Guaranteed Cap	Guaranteed Net Loan	IUL as % of Total Sales	Max Rate
Accordia Life Provider	NA	NA	0.00%	11.00%	2.00%	8.68%	95%	6.54%
Accordia Lifetime Builder Elite	1% of account value yrs 5+	NA	0.00%	13.50%	2.00%	8.68%		7.54%
AIG Max Accumulator+	25bps years 6+	NA	0.00%	10.00%	0.00%	7.25%	23%	6.16%
AIG Value+ Protector	75bps years 5+	NA	0.00%	9.00%	3.00%	6.00%		5.60%
Allianz LifePro+ Elite	15% multiplier all years	NA	0.00%	12.25%	0.25%	5.00%	100%	7.06%
AXA IUL Protect	10% multiplier years 11+	NA	0.00%	10.00%	3.00%	NA		6.05%
AXA BrightLife Grow	NA	25bps yrs 6-10, 75bps 11-15, 110bps 16+; 50bps 11-15, 100bps 16+ (plus options)	0.00%	11.50%	3.50%	8.00%	51%	6.71%
John Hancock IUL Accumulator '18	55% multiplier all years	NA	0.00%	10.25%	3.25%	15.00%	17%	6.21%
John Hancock Protection IUL	25% multiplier years 6+	NA	0.00%	10.00%	3.00%	15.00%		6.09%
Lincoln WealthPreserve® Indexed UL	NA	NA	1.00%	8.75%	8.75%*	4.00%	10%	6.09%
Lincoln WealthAccumulate IUL	8% multiplier all years	24% multiplier all years	0.00%	10.00%	1.00%	5.00%		6.09%
Midland XL CV5	75bps years 11+	NA	0.00%	13.50%	4.00%	6.00%	79%	7.49%
Minnesota Life Orion IUL	NA	1% multiplier of 10yr gains	0.00%	11.75%	3.00%	No Max		6.88%
Minnesota Life Eclipse	NA	1% multiplier of 10yr gains	0.00%	11.75%	3.00%	No Max	80%	6.88%
Minnesota Life Eclipse Protector	NA	1% multiplier of 10yr gains	0.00%	8.75%	3.00%	No Max		5.45%
National Life FlexLife II	10% multiplier years 11+	NA	0.00%	12.00%	3.10%	No Max	87%	6.99%
Nationwide Accumulator	15% multiplier all years	NA	0.00%	11.00%	3.00%	NA	54%	6.00%
Nationwide Protector	15% multiplier all years	NA	0.00%	11.00%	3.00%	NA		6.00%
North American Builder Plus IUL	10% multiplier years 6+; 100bps years 11+	NA	0.00%	12.25%	2.00%	6.00%	72%	7.06%
Pacific Discovery Xelerator	Performance Factor**	NA	0.00%	10.00%	3.00%	7.50%		6.09%
Pacific Life LT 2	NA	28bps to 100bps years 11-20	0.00%	10.00%	3.00%	7.50%	76%	6.09%
Pacific Life Discovery Protector IUL	Performance Factor**	NA	0.00%	9.00%	3.00%	7.50%		5.61%
Penn Mutual Accumulation Builder Select IUL	10% multiplier all years; 30bps years 11+	NA	1.00%	11.00%	4.00%	5.00%	44%	6.70%
Principal IUL Flex	NA	NA	0.00%	10.00%	3.00%	NA	16%	6.05%
Protective Index Choice UL	NA	NA	0.00%	9.00%	3.00%	8.00%	13%	5.57%
Prudential Index Advantage	20% multiplier years 11-40	NA	0.00%	10.00%	3.00%	NA	16%	6.09%
PruLife Founders Plus UL	NA	NA	0.00%	9.50%	3.00%	NA		5.82%
Symetra Accumulator IUL	15% multiplier years 11+	NA	0.00%	12.00%	3.50%	6.00%	1%	6.96%
Trans Financial Foundation IUL	NA	NA	0.75%	13.75%	2.00%	NA	51%	7.75%
Voya IUL Global Choice	NA	NA	0.00%	11.50%	3.50%	6.00%	93%	6.72%
Voya IUL Protector	NA	NA	0.00%	10.00%	3.50%	6.00%		6.05%

**Notes:** "Buy-up" cap accounts not noted on this sheet (AIG, Minn Orion, John Hancock, Symetra, & Pac).

-Both Lincoln products credit an additional guaranteed indexed bonus designed to eliminate the need to allocate premiums to the fixed account.

-The WealthAccumulate and WealthPreserve Net Loan Charge Rate is 5%(6% for WAIUL) years 1-10, 4% (5% for WAIUL) thereafter.

-Nationwide, Principal, Pru, and Trans (FFIUL) do not offer par or variable loans.

-Sales data based on LIMRA 2017 results; product details obtained from Wink's LifeSpecs tool.

\*Guaranteed for 10 yrs. Cap reduction protection feature in yrs 11+: If cap drops as low as 6%, policyowner can surrender policy without penalty; no other carrier offers these features.

\*\*1% Performance Factor in years 3+ (11+ for PDP)based on age, gender, DBO, accumulated value, etc; exceeds 1% on a current assumption basis on illustrations.

S&P Cap reduced in 2017 and/or 2018



22-May-18

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Product	Guaranteed Bonus	Current Bonus	Floor	S&P Cap	Guaranteed Cap	Guaranteed Net Loan	Max Rate
Accordia Survivorship Builder	60bps years 10+	NA	0.00%	9.75%	2.00%	8.68%	5.94%
AXA BrightLife Protect Survivorship	NA	25bps years 16+	0.00%	8.50%	3.00%	NA	5.32%
AXA BrightLife Grow Survivorship	NA	25bps yrs 6-10, 75bps 11-15, 110bps 16+; 50bps 11-15, 100bps 16+ (plus options)	0.00%	11.50%	3.00%	NA	6.71%
Allianz LifePro+ Survivor	60bps years 11+	NA	0.00%	12.25%	3.00%	5.00%	7.02%
John Hancock Protection SIUL	15% multiplier years 6+	65 bps years 11+	0.00%	10.00%	3.00%	15.00%	6.06%
<b>Lincoln WealthPreserve® SIUL</b>	<b>NA</b>	<b>NA</b>	<b>1.00%</b>	<b>10.50%</b>	<b>3.00%</b>	<b>4.00%</b>	<b>6.83%</b>
Minnesota Life Eclipse Survivor IUL	NA	1% multiplier of 10yr gains	0.00%	12.50%	3.00%	5.00%	7.13%
Minnesota Life Eclipse Survivor PRO IUL	NA	1% multiplier of 10yr gains	0.00%	9.50%	3.00%	5.00%	5.84%
North American Survivorship GIUL	50bps years 11+; 75bps years 21+	NA	0.00%	12.00%	4.00%	10.00%	6.92%
Pacific Life Indexed Estate Preserver 2	NA	NA	0.00%	10.50%	3.00%	7.50%	6.29%
Penn Mutual Plus Select SIUL	10% multiplier all years	20bps years 11+	1.00%	10.50%	3.00%	5.00%	6.59%
Prudential Survivorship Index UL	NA	NA	0.00%	10.50%	3.00%	NA	6.29%

**Notes:**

- Lincoln credits an additional guaranteed indexed bonus designed to eliminate the need to allocate premiums to the fixed account.
- The LifeReserve Accumulator and WealthAdvantage Net Loan Charge Rate is 5% years 1-10, 4% thereafter.
- AXA and Pru do not offer par or variable loans.

S&P Cap reduced in 2017 and/or 2018



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