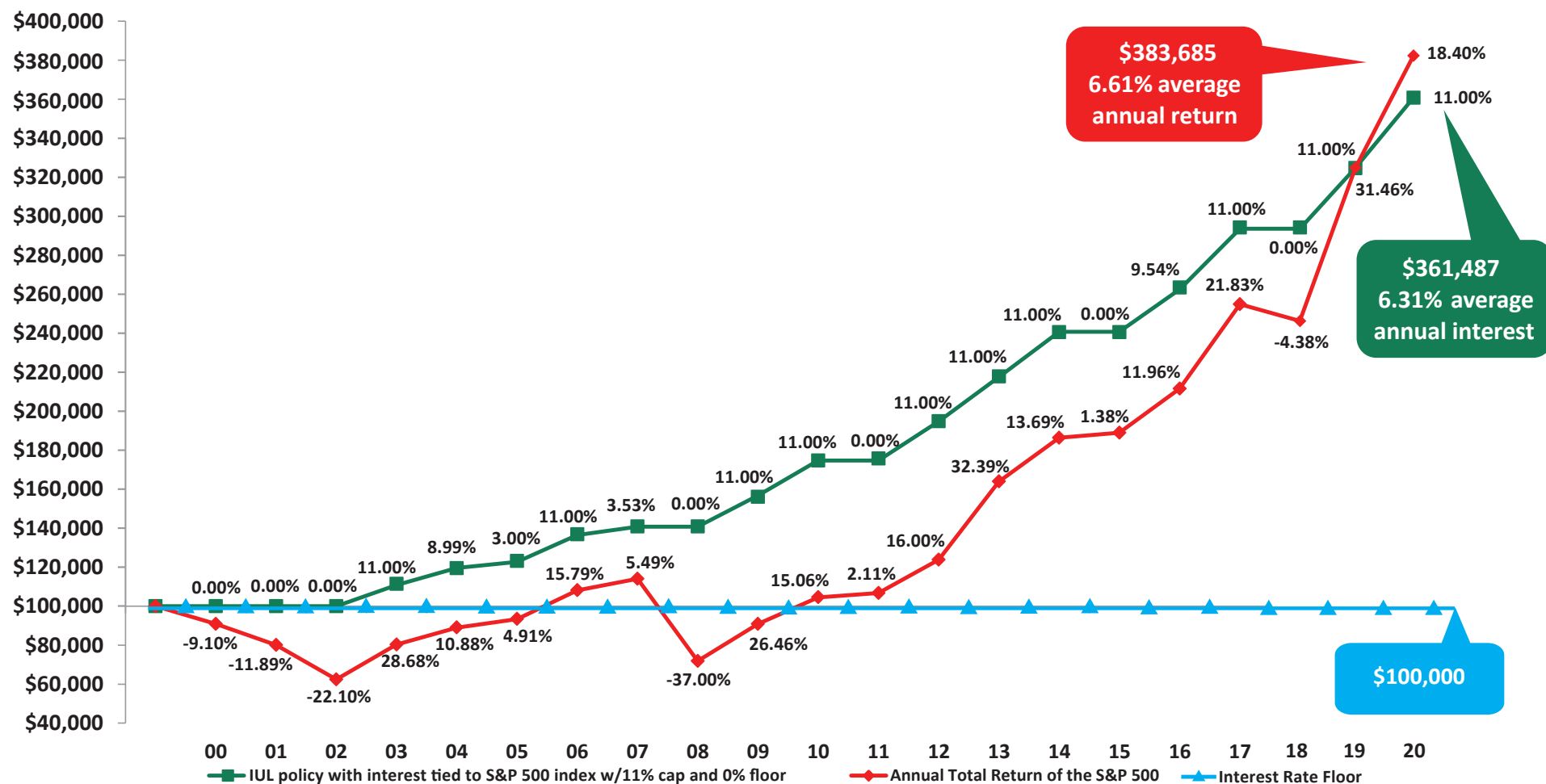


# The Power of Index Interest Crediting & the Benefits of Downside Protection Using Indexed Universal Life Insurance (IUL)

If you have a need for death benefit protection, you may want to consider a life insurance product called IUL. In addition to the death benefit, it also offers the ability to potentially accumulate significant cash value through the power of index interest crediting. The hypothetical graph below is for informational purposes and is designed to demonstrate how IUL works and how it might have performed had it existed over the period depicted here and based on the stated assumptions, which are not guaranteed. Actual performance would have been higher or lower than assumed and would likely have fluctuated based on product guarantees and carrier rate-setting procedures. It does not reflect charges for mortality costs of life insurance nor any investment fees applicable to the index, so actual values would vary from what is shown. This information does not represent any specific product and does not reflect the costs of any optional riders or the effects of any withdrawals on policy values.



Above is a hypothetical illustration of the following:

1. The red line represents a \$100,000 investment in the stock market that tracks the performance of the S&P 500 Index, including dividends.
2. The green line represents \$100,000 used to purchase an IUL policy and allocated to an index interest crediting method tied to the performance of the S&P 500 Index, assuming a hypothetical cap rate of 11% and an interest rate floor of 0%.
3. The blue line represents the interest rate floor. Even if the market performs poorly, your policy will never receive interest credits less than the minimum guaranteed interest rate of 0%.

Indexed universal life insurance is not a direct investment in the stock market. It is an insurance product that provides death benefit protection, first and foremost, with guarantees backed by the financial strength and claims-paying ability of the issuing company. It provides the potential for interest to be credited based in part on the performance of specific indexes, without the risk of loss of premium due to market downturns or fluctuation. IUL involves fees and charges, including surrender penalties for early withdrawals. It may require medical and financial underwriting to qualify. It may not be appropriate for everyone.

This information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice to meet the particular needs of an individual's situation. Please note, it is not possible to invest directly into the S&P 500® Index; this measure is provided solely as a benchmark of overall market performance. Past performance of the S&P 500® is not an indication of future performance and is not guaranteed.

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