

A Low-Cost Policy Offering High Value to Your Clients

Since no two products are the same, it's not always easy to compare IUL offerings. Some carriers have complex interest mechanics within their indices, designed solely to illustrate better, regardless of costs that could be felt by the consumer.

Hypothetical Scenario

See our comparison below highlighting the differences in annual premium charges for accumulation-focused products, including the percentage of premium allocated to fund and carry the policies. Male, Age 50, Preferred Non-Tobacco, \$500K Increasing Death Benefit Years 1-15 (Level Thereafter), Annual premium of \$20,000 for 15 years.

	United of Omaha Income Advantage SM	Nationwide Nationwide Indexed UL Accumulator III	John Hancock Accumulation IUL 26	F&G Annuities & Life F&G Pathsetter [®]	Symetra Symetra Accumulator Ascent IUL 3.0	Lincoln Financial WealthBuilder SM	Securian Eclipse Accumulator II IUL	National Life Group FlexLife 2025
Premium Over 15 Years	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Illustrative Rate	6.35%	6.59%	7.12%	6.13%	6.69%	7.19%	6.62%	6.84%
Years Guaranteed	30	22	25	28	21	23	28	28
After 20 Years								
Cumulative Charges	\$55,944	\$66,233	\$91,037	\$90,687	\$68,611	\$85,226	\$76,104	\$115,236
% of Premium Toward Charges	19%	22%	30%	30%	23%	28%	25%	38%
After 30 Years								
Cumulative Charges	\$81,636	\$83,463	\$113,980	\$118,041	\$84,092	\$103,467	\$97,952	\$161,040
% of Premium Toward Charges	27%	28%	38%	39%	28%	34%	33%	54%

Another Way to Compare the Impact of Policy Charges

Another method of comparing products is to determine how well products would have to perform to achieve the same accumulation value, assuming the same premium. The table below, using the same criteria as the above chart, shows the illustrative rate necessary for a client to have their accumulation value grow to \$500,000 at the end of year 20.

	United of Omaha Income Advantage SM	Nationwide Nationwide Indexed UL Accumulator III	John Hancock Accumulation IUL 26	F&G Annuities & Life F&G Pathsetter [®]	Symetra Symetra Accumulator Ascent IUL 3.0	Lincoln Financial WealthBuilder SM	Securian Eclipse Accumulator II IUL	National Life Group FlexLife 2025
Cumulative Premium Over 15 Years	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
Year 20 Accumulated Value	\$500,300	\$500,605	\$500,052	\$500,247	\$500,601	\$500,817	\$500,073	\$500,269
Rate Required	5.29%	5.53%	6.25%	6.55%	5.89%	6.32%	5.54%	6.52%