

Income Advantage<sup>SM</sup> IUL

## 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 <sup>SM</sup>	Nationwide Nationwide Indexed UL Accumulator II 2020	John Hancock Accumulation IUL 24	F&G Annuities & Life F&G Pathsetter <sup>®</sup>	Symetra Symetra Accumulator Ascent IUL 3.0	Lincoln Financial WealthBuilder <sup>SM</sup>	Securian Eclipse Accumulator II IUL	National Life Group FlexLife
	Premium Over 15 Years	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000	\$300,000
	Illustrative Rate	6.33%	6.45%	6.82%	7.05%	7.03%	7.04%	6.59%	6.00%
	Years Guaranteed	30	22	25	28	21	23	28	30
After 20 Years	Cumulative Charges	\$56,042	\$68,550	\$87,381	\$90,763	\$68,763	\$84,640	\$75,150	\$94,175
	% of Premium Toward Charges	18%	23%	29%	30%	23%	28%	25%	31%
After 30 Years	Cumulative Charges	\$79,268	\$88,607	\$112,191	\$119,343	\$86,097	\$102,798	\$95,813	\$129,552
	% of Premium Toward Charges	26%	30%	37%	40%	29%	34%	32%	43%

### 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.

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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	\$500,992	\$500,052	\$500,247	\$500,768	\$500,139	\$500,073	N/A
Rate Required	5.29%	5.66%	6.23%	6.55%	5.89%	6.31%	5.54%	N/A