

Changes to Internal Revenue Code 7702

Securian Financial recently announced pricing changes for new sales of Eclipse Accumulator IUL will take effect May 1, 2021 in concert with updating the product to comply with Internal Revenue Code Section 7702. Illustration systems will be revised in conjunction with this change.

Anticipated Illustration Impact

The pricing changes to Eclipse Accumulator IUL vary based upon age, gender and rating class. The following examples provide insight on the illustrative impact these changes may have.

Questions?

Please call our Life Sales Support team at 1-888-413-7860, Option 1

1. Male, Issue Age 35, Preferred Non-Tobacco, \$3,000,000 face amount

Guideline level premium for 30 years solving for maximum distributions years 31-50

	Current illustrated values	Values with pricing changes
Guideline Level premium	\$81,478	\$148,694
Target premium	\$26,160	\$33,576
Maximum annual distribution	\$517,173	\$979,760
Year 50 internal rate of return on cash surrender value	5.87%	6.01%

2. Male, Issue Age 45, Preferred Non-Tobacco, \$3,000,000 face amount

Guideline level premium for 20 years solving for maximum distributions years 21-40

	Current illustrated values	Values with pricing changes
Minimum face amount	\$122,743	\$196,368
Target premium	\$44,280	\$53,401
Maximum annual distribution	\$350,622	\$585,818
Year 40 internal rate of return on cash surrender value	5.65%	5.88%

These are hypothetical examples for illustrative purposes only.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Product features and availability may vary by state.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

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