

# Eclipse Protector II IUL

## An alternative solution for your GUL clients

When you think about long-term guarantees and competitive premiums, Guaranteed Universal Life (GUL) may come to mind. But if your clients are looking for affordable, lifetime protection and greater potential for cash accumulation – you may want to consider Indexed Universal Life (IUL) insurance.

### Eclipse Protector II IUL offers the best of both worlds:

- Guaranteed protection that can last a lifetime
- Cash value growth potential
- Optional chronic illness protection
- Access to indexed accounts that can help weather market ups and downs – including our Rainbow Account

## Eclipse Protector II IUL: competitive premiums with strong cash value growth potential

### Universal Life - No-Lapse Guarantee - Lifetime

Female, 50, Preferred, Single Pay, \$1,000,000 Death Benefit  
 Solve to Guarantee the Death Benefit to Maturity

Company	Product	Premium	Cash Value Year 20	Target Premium
<b>Securian Financial</b>	<b>Eclipse Protector II IUL</b>	<b>\$179,359</b>	<b>\$273,664</b>	<b>\$9,850</b>
Penn Mutual	Guaranteed Protection UL	\$219,659	\$111,204	\$9,850
North American	Custom Guarantee (Gen 9)	\$237,222	\$237,222	\$7,800
Nationwide	No-Lapse Guarantee UL II	\$239,689	\$-	\$9,308
Pacific Life	PL Promise Guaranteed UL	\$254,811	\$191,108	\$8,000
Protective	Advantage Choice UL	\$360,013	\$378,122	\$8,880
American General	Secure Lifetime GUL 3	\$371,661	\$185,830	\$8,167
Prudential	PruLife Founders Plus UL	\$486,133	\$746,365	\$9,640

This is a hypothetical example for illustrative purposes only.

### Universal Life - No-Lapse Guarantee - Lifetime

Male, 60, Standard, Ten Pay, \$1,000,000 Death Benefit  
Solve to Guarantee the Death Benefit to Maturity

Company	Product	Premium	Cash Value Year 20	Target Premium
<b>Securian Financial</b>	<b>Eclipse Protector II IUL</b>	<b>\$42,344</b>	<b>\$439,006</b>	<b>\$23,580</b>
Penn Mutual	Guaranteed Protection UL	\$45,256	\$132,817	\$23,740
North American	Custom Guarantee (Gen 9)	\$50,824	\$500,000	\$19,130
Nationwide	No-Lapse Guarantee UL II	\$53,401	\$-	\$22,858
American General	Secure Lifetime GUL 3	\$57,717	\$288,586	\$19,024
Pacific Life	PL Promise Guaranteed UL	\$57,724	\$400,000	\$18,460
Prudential	PruLife Founders Plus UL	\$69,069	\$971,316	\$25,560
Protective	Advantage Choice UL	\$79,887	\$764,001	\$21,630

### Universal Life - No-Lapse Guarantee - Lifetime

Male, 40, Standard, Full Pay, \$1,000,000 Death Benefit  
Solve to Guarantee the Death Benefit to Maturity

Company	Product	Premium	Cash Value Year 20	Target Premium
Pacific Life	PL Promise Guaranteed UL	\$7,455	\$111,829	\$6,830
<b>Securian Financial</b>	<b>Eclipse Protector II IUL</b>	<b>\$8,245</b>	<b>\$144,779</b>	<b>\$8,130</b>
Protective	Lifetime Assurance UL	\$8,280	\$41,400	\$8,280
Penn Mutual	Guaranteed Protection UL	\$8,302	\$34,006	\$9,200
North American	Custom Guarantee (Gen 9)	\$8,816	\$176,319	\$6,550
Nationwide	No-Lapse Guarantee UL II	\$8,961	\$-	\$8,727
Protective	Advantage Choice UL	\$10,447	\$129,315	\$8,890
American General	Secure Lifetime GUL 3	\$11,319	\$113,191	\$7,744
Prudential	PruLife Founders Plus UL	\$14,193	\$326,844	\$9,380

These are hypothetical examples for illustrative purposes only.

These values assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.



## Learn more

Find out how Eclipse Protector II can be the affordable, guaranteed protection product you and your client are looking for.

**1-877-696-6654** (Securian Financial and broker-dealer)

**1-888-413-7860, option 1** (Independent brokerage)

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Source: Securian Financial competitive research, September 2022

These comparisons do not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.

Guarantees are based on the claims paying ability of the issuing company.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit. One cannot invest in an index.

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.

The no lapse guarantee is subject to the terms and conditions contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

The no lapse guarantee value could be negative if monthly premium payments are not made on time. This may require the policy owner to pay a larger monthly premium in order to restore the no-lapse guarantee value to zero or greater. The no-lapse guarantee value has no impact on the policy's cash value and cannot be surrendered or loaned against. Policy loans could cause the no-lapse guarantee value to be less than zero, which would require the repayment of the loan or the payment of additional premiums to restore the no-lapse guarantee value to zero or greater.

The Accelerated Death Benefit for Chronic Illness Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill.

The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

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 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

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