

# Eclipse Protector II IUL: a top competitor in the protection IUL market

Eclipse Protector II IUL was designed to offer affordable premiums and lifetime protection with the No-Lapse Guarantee Agreement. Check out where it stacks up against top competitors for your next protection sale:

## \$500,000 death benefit

**Key:**
 Rank 1
  Rank 2-3
  Overall

**Full pay**

No-lapse guarantee - Lifetime

No-lapse guarantee - Age 100

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	2	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	2	1	1	1	1	1	1	2
	Standard Plus	1	1	1	1	1	1	2	1	1	1	1	1	1	2
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	2	2	1	1	1	1	1	2	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Overall ranking</b>		<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.1</b>	<b>1.0</b>	<b>1.1</b>	<b>1.4</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.1</b>	<b>1.4</b>

**Ten pay**

No-lapse guarantee - Lifetime

No-lapse guarantee - Age 100

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Overall ranking</b>		<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>

## Single pay

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Overall ranking</b>		<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>

## \$1,000,000 death benefit

Key:

Rank 1 Rank 2-3 Overall

### Full pay

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	2	2	2	2	2	2	1	1	2	2	2	2	2
	Preferred	1	2	2	2	2	2	2	1	1	2	2	2	2	2
	Standard Plus	1	1	2	2	2	2	2	1	1	2	2	2	1	2
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	2	2	1	1	1	1	1	1	1
	Preferred	1	1	2	2	1	2	2	1	1	1	1	1	2	2
	Standard Plus	1	1	1	1	2	1	2	1	1	1	1	2	1	2
	Standard	1	1	1	1	2	1	2	1	1	1	1	2	1	2
<b>Overall ranking</b>		<b>1.0</b>	<b>1.3</b>	<b>1.5</b>	<b>1.5</b>	<b>1.6</b>	<b>1.6</b>	<b>1.9</b>	<b>1.0</b>	<b>1.0</b>	<b>1.4</b>	<b>1.4</b>	<b>1.6</b>	<b>1.4</b>	<b>1.8</b>

### Ten pay

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	2	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Overall ranking</b>		<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.1</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>

This is a hypothetical example for illustrative purposes only.

### Single pay

Age		No-lapse guarantee - Lifetime						No-lapse guarantee - Age 100					
		35	40	45	50	55	60	35	40	45	50	55	60
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1
<b>Overall ranking</b>		<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>

### \$3,000,000 death benefit

Key:

Rank 1 Rank 2-3 Overall

### Full pay

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	2	2	2	2	2	2	1	1	2	2	2	2	2
	Preferred	1	1	2	2	2	2	2	1	1	2	2	2	2	2
	Standard Plus	1	1	2	2	2	2	2	1	1	1	1	2	1	2
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	2	2	1	1	1	1	1	1	1
	Preferred	1	1	2	2	1	2	2	1	1	1	1	1	2	2
	Standard Plus	1	1	1	1	2	1	2	1	1	1	1	2	1	2
	Standard	1	1	1	1	2	1	2	1	1	1	1	2	1	2
<b>Overall ranking</b>		<b>1.0</b>	<b>1.1</b>	<b>1.5</b>	<b>1.5</b>	<b>1.6</b>	<b>1.6</b>	<b>1.9</b>	<b>1.0</b>	<b>1.0</b>	<b>1.3</b>	<b>1.3</b>	<b>1.6</b>	<b>1.4</b>	<b>1.8</b>

### Ten pay

Age		No-lapse guarantee - Lifetime							No-lapse guarantee - Age 100						
		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	2	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
<b>Overall ranking</b>		<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.1</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>

This is a hypothetical example for illustrative purposes only.

## Single pay

No-lapse guarantee  
Age 100

Age		35
Male	Preferred Best	–
	Preferred	–
	Standard Plus	–
	Standard	–
Female	Preferred Best	1
	Preferred	–
	Standard Plus	–
	Standard	–
Overall ranking		1.0



## Learn more

Call your Life Sales Support Team to learn how Eclipse Protector II IUL can help protect your client's future:

**1-877-696-6654** (Securian Financial and Broker-Dealer)

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

All illustration and benchmarking data provided by Competitor Illustration Software, September 2022.

**Calculations:** Average rankings for each category were calculated by averaging the individual ranking for a male and female of a given age/risk class. There are four total products, including Eclipse Protector II IUL, used to determine each individual ranking for NLG - A100 scenarios and five total products, including Eclipse Protector II for NLG - Lifetime scenarios. Each number is the average ranking of the product amongst its peers.

**Benchmarking scenarios:** Male and female; ages 35-65 by 5s; preferred best, preferred, standard plus and standard risk classes; full, ten and single pay; \$500K and \$1MM death benefits; NLG to age 100 and lifetime.

**Companies and products included in this comparison:**

American General - Value+ Protector IUL (only available for benchmarking in NLG-A100 scenarios)

Nationwide - IUL Protector II

North American - Protection Builder IUL

Securian Financial - Eclipse Protector II IUL

Symetra - Symetra Protector IUL 3.0

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: investment options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult the policy carefully.

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

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.

Product features and availability may vary by state.

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.

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. These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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