

Max Accumulator+ III

More reasons than ever to be your go-to product for accumulation sales

1

Improved competitive positioning after the revised AG49A (5/1/2023)

Many of our competitors saw substantial loss in illustration potential under the new regulation. Max Accumulator+ III was designed to perform well in all scenarios, not just the illustrated scenario, therefore it was minimally impacted.

2

Commitment to offering diversification options

Since the new AG49A went into effect, many carriers have de-emphasized volatility control indices (VCIs) – which were often the primary indices presented prior to the new regulation. Max Accumulator+ III and its VCIs were designed with consistency in mind and continue to illustrate well and continue to provide valuable diversification and volatility mitigation.

3

65% of eligible cases are approved without fluids through our Agile Underwriting+ (AU+) program¹

This improves the customer experience, increases placement, and shortens the time to issue. Applicants must be ages 18-59 and applying for \$2 million or less.

4

Valuable & innovative features including the Accelerated Access Solution chronic illness rider

¹ Foreign Nationals and Opt-outs are not included in the throughput statistics.

Improved Positioning: Pay to Retirement and Max Income Distribution

Male, 45, Preferred Best, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$25,000 to A65; 20-year distributions starting at A66; Targeting \$10,000 CSV at A100

Company	Best Index	Max Distribution (Before)	Max Distribution (After)	% Change	Target
Corebridge Financial	VCI	96,584	98,757	+2%	8,762
Global Atlantic	S&P	96,971	96,971	0%	9,411
Symetra	VCI	92,952	95,088	+2%	8,267
Fidelity and Guaranty	S&P	111,335	90,892	-18%	7,182
American National	S&P	79,442	86,792	+10%	8,159
Penn Mutual	S&P	85,608	85,608	0%	8,988
National Life	VCI	86,183	85,525	-1%	7,238
Allianz	VCI	109,200	85,188	-24%	9,458
North American	S&P	103,296	82,320	-20%	7,762
Mutual of Omaha	S&P	81,899	81,899	0%	7,370
Pacific Life	VCI	73,671	74,878	+2%	9,794
Lincoln Financial	S&P	97,524	74,352	-24%	8,592
Nationwide	S&P	82,452	73,356	-11%	8,738
Securian Financial	S&P	71,958	71,958	0%	6,706
Transamerica	S&P	71,954	71,954	0%	8,323
John Hancock	S&P	81,632	64,652	-21%	8,685
Prudential	S&P	46,440	46,440	0%	6,791

Source: Lifetrends Benchmarking (as of May 17, 2023). performance is not indicative of future results. Indices are unmanaged, have no identifiable objectives and cannot be purchased. Performance of indices do not reflect the deduction of any fees and charges.

Improved Positioning: Short Pay and Max Income Distribution

Male, 45, Preferred Best, Five Pay, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$100,000 for Five Years; 20-year distributions starting at A66; Targeting \$10,000 CSV at A100

Company	Best Index	Max Dist (Old)	Max Dist (New)	% Change	Target
Corebridge Financial	VCI	136,502	134,812	-1%	33,816
Symetra	VCI	129,696	132,216	+2%	32,955
Global Atlantic	S&P	124,408	124,408	0%	34,918
Fidelity and Guaranty Life	S&P	157,832	123,979	-21%	27,836
Mutual of Omaha	S&P	117,992	117,992	0%	28,156
American National	S&P	117,199	117,199	0%	32,784
National Life	VCI	114,711	116,358	+1%	24,490
Penn Mutual	S&P	108,612	108,612	0%	34,415
Allianz	S&P	152,316	108,324	-29%	37,997
Pacific Life	VCI	101,219	103,301	+2%	37,345
Nationwide	S&P	115,548	98,412	-15%	33,746
North American	S&P	136,464	95,724	-30%	31,048
Lincoln Financial	S&P	93,728	93,728	0%	29,275
Securian Financial	S&P	89,370	89,370	0%	26,896
John Hancock	S&P	115,820	86,467	-25%	32,656
Transamerica	S&P	84,027	84,027	0%	30,901
Prudential	S&P	52,296	52,296	0%	27,288

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