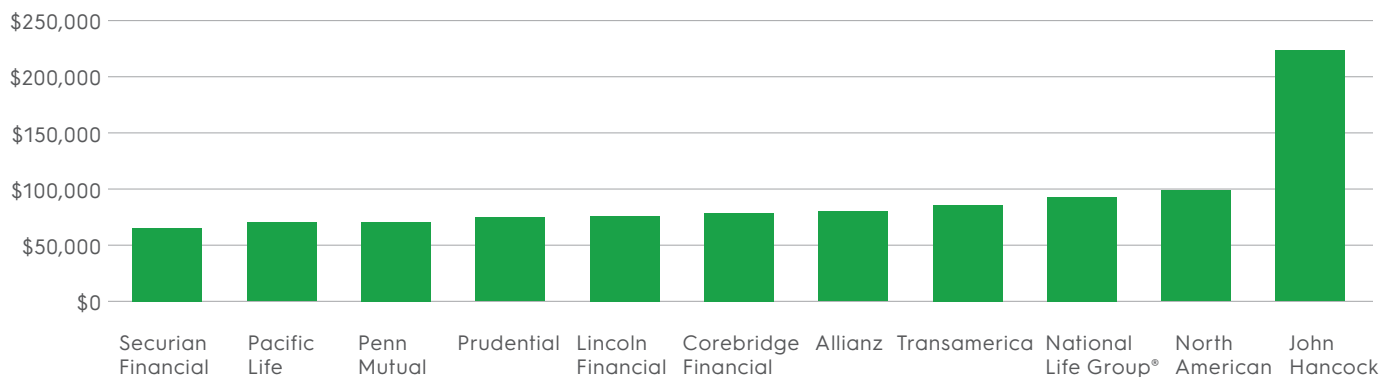


Eclipse Accumulator II IUL: Minimize charges, maximize value

A competitive edge in indexed universal life insurance

In today's market, your clients deserve a life insurance solution designed for efficiency and long-term value. Eclipse Accumulator II IUL stands out by delivering the lowest total charges by year 20 among major competitors (**up to 242% lower**).¹ Lower charges in the early years of the contract mean more of your client's premium goes to work helping build tax-advantaged cash value faster.

SUM OF CHARGES YEAR 20



Male, 45, preferred, pay to retirement, minimum non-MEC death benefit increasing DB switching to level when premiums end. Fixed annual premium of \$30,000 to age 65; 20-year distributions starting at age 66. Participating loans with max 0.5% spread targeting \$10,000 CSV at age 100. S&P 500® Annual point to point; monthly distributions (where available). This is a hypothetical example for illustrative purposes only.

Why this matters to your clients

- **Capture more growth:** Lower charge structure — especially in the early contract years — allows the potential for greater accumulation and long-term wealth.
- **Efficiency:** Premiums are put to better use with fewer internal costs.
- **Illustrated returns vs. reality:** Illustrated flat returns are not reflective of actual market volatility — low charges help smooth out the ride.
- **Manage volatility:** Lower charges help preserve growth potential during market dips.

Stand out with value

When comparing IUL solutions, charges can make a difference. Make sure your clients are set up for success in their policies.



Learn more

Call your Life Sales Support Team to learn how Eclipse Accumulator II IUL can help your clients build more with less:

1-888-413-7860, option 1

(Independent Brokerage)

1-877-696-6654

(Broker-Dealer)

1. All illustration and benchmarking data provided by Competitor Illustration Software, May 2025.

Companies and products included in this comparison:

Securian Financial, Eclipse Accumulator II IUL; Pacific Life, Pacific Horizon IUL 2 - Long-Term Performance; Penn Mutual, Accumulation IULSM; Prudential, Momentum IUL; Lincoln Financial, WealthBuilderSM IUL; Corebridge Financial, Max Accumulator+ III IUL; Allianz, Life Accumulator IUL; Transamerica, Financial Choice IULSM II; National Life Group[®], FlexLife; North American, Builder Plus IUL[®] 4; John Hancock, Accumulation IUL 24

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: 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.

Depending upon actual policy experience, the Owner may need to increase premium payments to keep the policy in force.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the indexed 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.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and this policy 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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The Policy Design chosen may impact the tax status of the policy. If too much premium is paid, the policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59 ½ may also be subject to an additional 10% penalty tax.

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

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