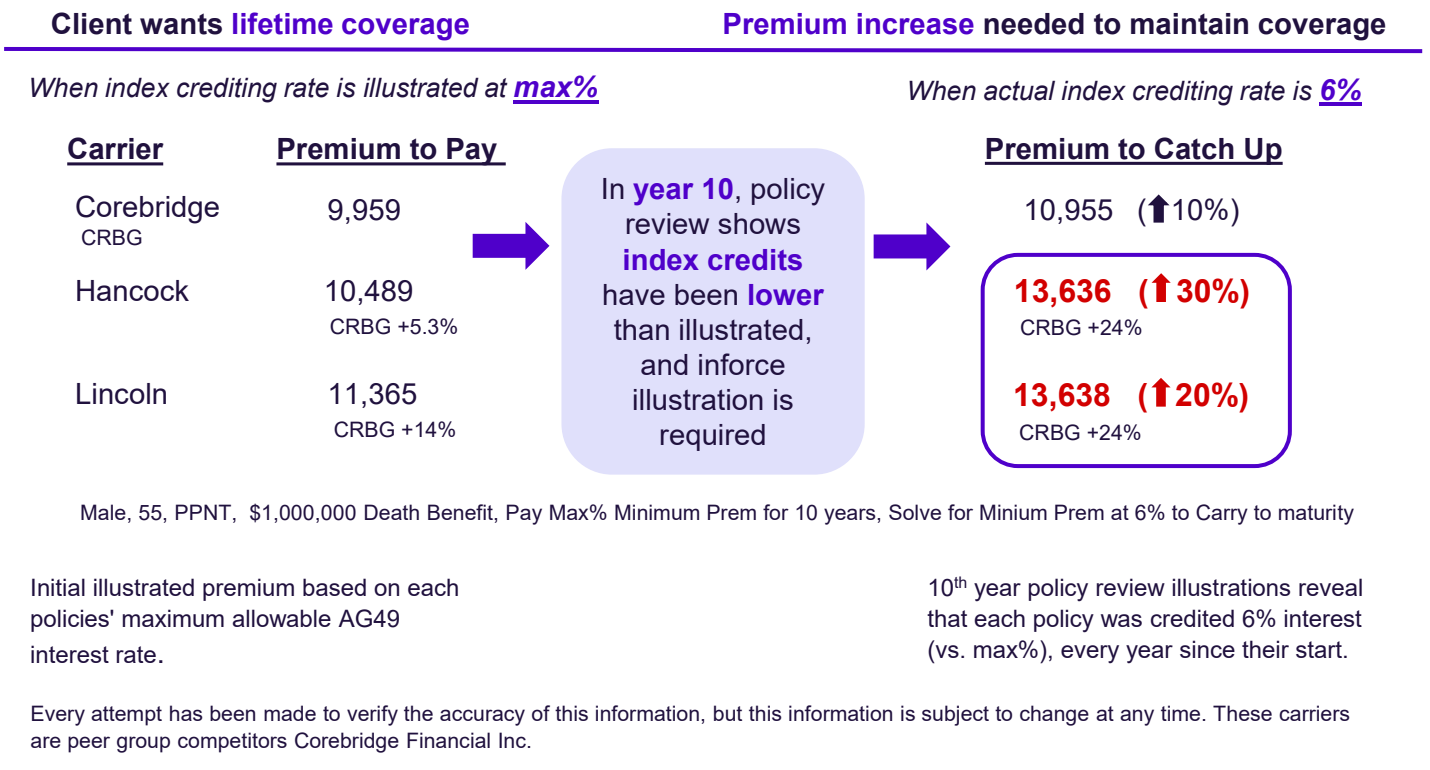


How future proof is your client's IUL policy?

Illustrations don't tell us what policies **will do**; they tell us what policies **can do** based on assumptions that we know will change.

If reality doesn't end-up being as good as the projection, then what?



Based on the actual interest crediting rate of 6%, inforce illustrations are run with the assumption the rate stays at 6% into the future. This results in a premium increase to save the coverage with some policies requiring a much larger premium increase.

How much premium increase will your client tolerate? Are you prepared for the conversation?

Hypothetical representation for illustrative purpose only.

Carrier data current as of April 2024: Corebridge Value+ Protector III S&P 500 High Cap Rate w/ 6.29% MIR, John Hancock Protection IUL 24 S&P 500 High Capped Core Indexed w/ 6.65% MIR, Lincoln WealthPreserve 2 IUL (2020) S&P 500 Traditional Indexed Account w/ 6.53% MIR.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX except in New York, where issued by **The United States Life Insurance Company in the City of New York** (US Life).

Value+ Protector III

More reasons than ever to be your go-to product for cost-efficient death benefit protection

- 1 Improved competitive positioning**

Premium reductions across the board with continued emphasis toward performing well in all index scenarios (max%, 6% and 5%) and across payment structures (level pay and short pay). Also, **improved guaranteed premium solve to age 90!**
- 2 68% of IUL eligible cases are approved without labs through our Agile Underwriting+ (AU+) program¹**

This improves the customer experience, increases placement, and shortens the time to issue (most applications are approved in 3 to 5 days). Applicants must be ages 18-59 and applying for \$2 million or less, see [IUL and AU+: A Winning Combination](#) flyer for more details.
- 3 Commitment to offering diversification options²**

We offer four indices which can be selected to optimize your policy based on the assumed level of index return or can be combined for additional diversification. The new S&P 500 High Bonus account performs best at 5% or more conservative rates, while Merrill Lynch Strategic Balance (MLSB) and S&P 500 High Cap accounts will continue to perform best at max rate.
- 4 Valuable and innovative features including Return of Premium (ROP) Rider**

As life and insurance needs change, the insured has two opportunities to exercise the built-in ROP rider to get back premium payments.

¹ Through-put rates for all IUL products as of August 1, 2023. Foreign Nationals and Opt-outs are not included.

² Diversification does not ensure a profit or protect against market loss.

Disclosures from index companies

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