

# CENCO STREET JOURNAL

Volume 18, Issue 10

October 2018

## Check Out The Cenco Website:

[www.cencoinsurance.com](http://www.cencoinsurance.com)

You will have access to:

- Quotes
- Forms
- Introduction Kits for Our Core Carriers
- Archived and current issues of the **Cenco Street Journal** and the **Cenco eNews**

## Inside this issue:

<b>The Top 10 Causes of Disability</b>	2
<b>Life Doesn't Stand Still - Time For A Policy Review</b>	3

## Clients Want Help Preparing For Retirement Do They Know How You Can Help?

Clients often think of life insurance solely as an instrument to protect them in the event of premature death, unaware of the valuable tax benefits that are afforded through cash value life insurance. And in today's volatile marketplace, clients that are saving to retire need all the help they can get. As a life insurance broker, you have access to many products that can provide your clients with tax favored cash accumulation and if structured properly, will also provide for non-reportable, tax-free income.

The ability to specify a premium schedule is one of the great features available in cash value life insurance products, removing the objection that the policy costs too much money. By educating your clients about the benefits of cash value life insurance as a long-term savings vehicle, they are likely to fund the policy with as much premium as they can reasonably afford.

While term insurance may be efficient for replacing income, or indemnifying debts, clients are very likely to outlive their level benefit period - receiving no return on their premium contributions.

Recommending a cash value insurance policy at a younger age and more favorable health will better prepare your clients to address critical financial concerns such as retirement income planning, college tuition funding and also paying for unexpected events (medical emergencies, home renovations, etc.) in their family. The longer that you can fund a policy and allow the cash value account to compound interest and grow, the larger the potential income stream will be. One of the unique features of using life insurance is the death benefit - if the insured dies prior to accessing their cash values - will provide a tax-free return on the premiums paid to date.

Many of your clients want to have a conversation about their options in regards to preparing themselves for retirement, but feel overwhelmed by the thought or do not know where to start. If you haven't shared how cash value life insurance can play an integral role in their long-term financial planning strategy, you are likely missing out on easy sales, leaving the door open for another broker to have that conversation with them instead.

## The Top 10 Causes of Disability

One of the most frequent misconceptions people have about disability insurance is that they'll never need it. But the truth of the matter is that income protection is far more important than most think. Consider this: There are many causes of disability and one out of every four of us will be out of work for longer than our accrued paid time off allows.

### The Top 10 Causes of Disability

- 1) **Musculoskeletal:** Between athletic or sports related issues, mere life events (such as hurting your back while helping a neighbor move) or things such as arthritis and chronic joint pain, this tops the list of reasons people are out of work for a few weeks to a few months. Muscle, back, and joint disorders count for more than one-in-four long-term disabilities.
- 2) **Cancer:** Cancer is a frightening disease in and of itself and it becomes even more so when you realize it's one of the top reasons people are unable to work. The most common types of cancer seen in young adults are lymphoma, leukemia, testicular, melanoma and breast cancer. The treatments of these types of cancer can debilitate some people, causing them not to be able to work for a significant amount of time. How will they pay their bills without disability insurance?
- 3) **Injuries:** Exercise mishaps, surgery, accidents: About one in ten long-term disability claims are caused by injuries and poisonings. When was the last time you broke a bone or tore a ligament that required surgery?
- 4) **Cardiovascular:** Between stress, poor lifestyle choices, and genetic tendencies, heart disease causes nearly one in ten new long-term disability claims. It strikes unexpectedly and can affect your ability to work for a few weeks or even a few years.
- 5) **Mental Disorders:** During a given year, about 26% of the adult population are diagnosed with one or more mental disorders. No wonder they account for nearly 10% of long-term disabilities.
- 6) **Pregnancy:** Though not often thought of as a disability, pregnancy and childbirth - normal and with complications - will keep you away from your job and your income. Short-term disability covers the time you're off after child birth, beyond the accrued paid time off your employer provides. Why dip into savings when you have access to insurance?
- 7) **Nervous System:** This includes eye and ear disorders, Multiple Sclerosis, Lou Gehrig's disease, Epilepsy, Alzheimer's and Parkinson's disease. In fact, early onset Alzheimer's has been known to strike individuals in their 30s and affects 200,000 Americans younger than 65. People in these age ranges have years to work, but can be without an income if diagnosed.
- 8) **Infectious Disease:** Disability claims due to infectious diseases have only increased as more diseases and infections grow resistant to antibiotics. Protect your immune system and your paycheck.
- 9) **Digestive System:** More than 34 million Americans are afflicted with diseases of the digestive system; 20 million of whom have chronic disorders that prevent them from working for a short, or sometimes long periods of time.
- 10) **Respiratory Disease:** It is estimated that more than 35 million Americans are living with some form of lung disease and many are prevented from working and bringing home a paycheck as a result.

As you read this list, how many friends or family members do you know who are afflicted with any of these? Were their incomes protected or did they have to get into savings or sell off worldly possessions to pay their bills?

**Contact Cenco for more information on our disability insurance portfolio.**

## Life Doesn't Stand Still - Time For A Policy Review

Some clients are puzzled when their financial professionals ask to schedule a review of their life insurance coverage. "I haven't had any problems with my policies," they often point out, "so why do I need a review?"

You can answer their question by asking how their life may have changed since they purchased their policies. Was there a marriage or divorce? Did they start a new business? Acquire new property? Perhaps they earned a promotion, changed jobs or have children entering college - or finishing college and settling out on their own?

Additionally, competitive forces over the past several years within the life insurance industry have provided unique designs in features, benefits and costs, which may need to be considered in their planning process.

Chances are, their life is quite different now from when they purchased their policy - and so are their insurance needs. A systematic policy review with their financial professional is the best way to ensure that their coverage continues to keep up with their needs. To illustrate this point even further, take a look at a hypothetical representation for illustrative purposes only case study.

### **Case Study: Greg's Family**

As a partner in a prestigious law firm, Greg enjoys a comfortable lifestyle with his wife Sara and their two teenage sons, Justin and Kevin. Greg remains very actively involved in the management of his securities portfolio - but he hasn't thought about life insurance since just after the boys were born.

When Greg purchased his life insurance policy, he and Sara were living in a modest two-bedroom home, still paying off their student loans, and earning a combined total of \$100,000 a year. Their insurance agent at the time recommended \$500,000 in coverage. In the fourteen years that have elapsed since then, the family has:

- Moved twice, each time to a larger and more expensive home
- Enrolled the boys in private college-prep schools
- Purchased a lake house - and a boat to go with it - for summer vacations
- Gradually adopted a more upscale lifestyle as Greg's income grew
- Planned to send the boys to college at Princeton
- Begun taking care of Sara's mother

So if something were to happen to Greg with his current coverage, the family would find it difficult to maintain their way of life. Perhaps Sara would have to bring in more income by going back to work, or perhaps the boys would have to change their college choice.

Fortunately, Greg's current financial professional alerted him to the importance of a regular policy review. After taking this step, the advisor recommended that he augment his coverage to ensure the continued protection of his loved ones and their way of life. Greg has now established a means of protecting his family and transferring his wealth in a tax-efficient manner.

**CENCO  
INSURANCE  
MARKETING  
CORPORATION**

1501 El Camino Ave., Suite 1  
Sacramento, CA 95815

Phone: (916) 920-5251  
(800) 45-CENCO  
Fax: (916) 920-8734  
www.cencoinsurance.com

*HELPING AGENTS  
SUCCEED.....IS  
OUR BUSINESS!*

**We're on the web!**  
**www.cencoinsurance.com**

**October  
2018**

**6 Ways To Access  
Cash From A Life  
Insurance Policy  
Look Inside For  
Details!**

**Non-Medical Underwriting On  
QoL Max Accumulator+**

- Ages 0-50
- Face amounts \$50K to \$499,999
- No lab tests, physical exam or APS required for proposed insured
- All rate classes are available
- Faster processing times using the iGO eApplication, leads to faster commissions for the agent

**The Definitive  
Marketing  
Publication  
For Life &  
Disability  
Insurance**

**For Your Information...**

Check out the new **QoL Master Playbook** on the website **aig.com/QoLMasterPlaybook**.  
**Everything you need is here!**

- ◆ QoL Producer Website
- ◆ QoL Training Playbook
- ◆ QoL IUL Playbook
- ◆ QoL Term Conversion Playbook
- ◆ And more.....



# QOL GUARANTEE PLUS GUL II

## 6 Ways to Access Cash

### Tailored for you

Take advantage of built-in QoL accelerated benefit riders, guaranteed minimum cash values and return of premium features. Add even more value with optional living benefit riders.

- 1 **QoL Accelerated Benefit Riders**
- 2 **Accelerated Access Solution (AAS) Chronic Illness Rider**
- 3 **Lifestyle Income Solution (LIS) Longevity Rider**
- 4 **Guaranteed Minimum Cash Values**

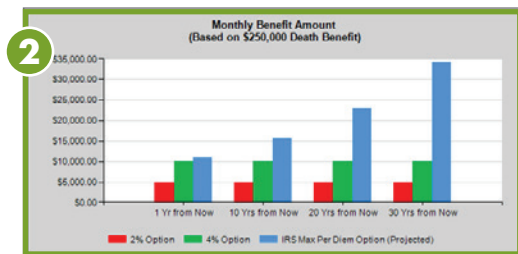
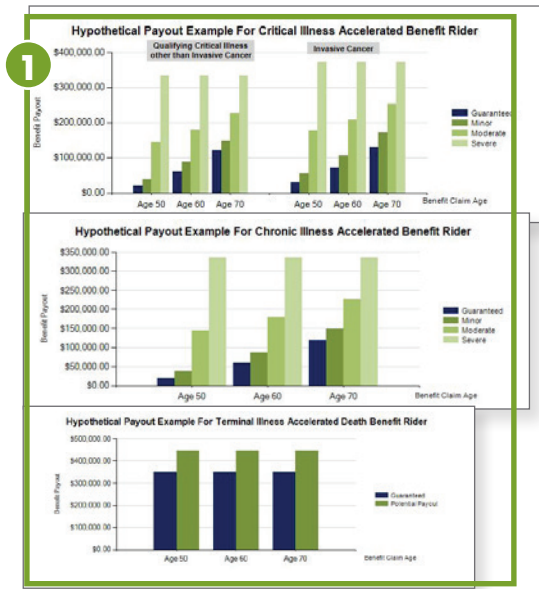
If your needs change, you can access cash and reduce the death benefit while maintaining the original coverage guarantee period. This feature proportionally reduces the death benefit, cash values and guaranteed premiums.

- 5 **50% Return of Premium (ROP) in Year 20**
- 6 **100% Return of Premium (ROP) in Year 25**

Not an actual case. Used for illustration purposes only.



Policies issued by American General Life Insurance Company, a member of American International Group, Inc. (AIG)



ACTUAL ILLUSTRATION SOFTWARE OUTPUT REPRESENTED BELOW

Supplemental Quotation					
Your Lifestyle Income Solution - Guaranteed Withdrawal Benefit Rider					
Initial Annual Premium: \$15,528.10			Guaranteed at 2.00%		
Year	Age	Premium Outlay	Lifestyle Income Benefit Amount	Death Benefit	Cash Surrender Value
21	76	15,528	0	1,000,000	41,975
22	77	15,528	0	1,000,000	52,863
23	78	15,528	0	1,000,000	64,558
24	79	15,528	0	1,000,000	77,061
25	80	15,528	0	1,000,000	90,373
26	81	15,528	0	1,000,000	104,728
27	82	15,528	0	1,000,000	119,678
28	83	15,528	0	1,000,000	135,224
29	84	15,528	0	1,000,000	151,365
30	85	15,528	0	1,000,000	168,102
		<b>465,843</b>			
31	86	0	100,000	800,000	139,923
32	87	0	100,000	800,000	119,977
33	88	0	100,000	700,000	97,478
34	89	0	100,000	600,000	73,744
35	90	0	100,000	500,000	51,813
36	91	0	100,000	400,000	31,168
37	92	0	100,000	300,000	16,527
38	93	0	100,000	200,000	7,129
39	94	0	100,000	100,000	1,370
40	95	0	100,000	0	0
		<b>465,843</b>			
41	96	0	0	0	0
42	97	0	0	0	0
43					
44					
45					
46					
47					
48					
49					
50					

Your Policy Quotation						
Initial Annual Premium: \$15,528.10			Guaranteed at 2.00%			
Year	Age	Premium Outlay	Withdrawals	ROP (Enhanced Surrender Value)	Death Benefit	Cash Surrender Value
1	56	15,528	0	0	1,000,000	0
2	57	15,528	0	0	1,000,000	0
3	58	15,528	0	0	1,000,000	0
4	59	15,528	0	0	1,000,000	0
5	60	15,528	0	0	1,000,000	0
6	61	15,528	0	0	1,000,000	0
7	62	15,528	0	0	1,000,000	0
8	63	15,528	0	0	1,000,000	0
9	64	15,528	0	0	1,000,000	0
10	65	15,528	0	0	1,000,000	10,552
		<b>Subtotal</b>	<b>155,281</b>			
11	66	15,528	0	0	1,000,000	10,554
12	67	15,528	0	0	1,000,000	10,636
13	68	15,528	0	0	1,000,000	10,678
14	69	15,528	0	0	1,000,000	10,719
15	70	15,528	0	0	1,000,000	10,761
16	71	15,528	0	0	1,000,000	10,803
17	72	15,528	0	0	1,000,000	10,845
18	73	15,528	0	0	1,000,000	11,224
19	74	15,528	0	0	1,000,000	24,241
20	75	15,528	0	155,281	1,000,000	31,896
		<b>Subtotal</b>	<b>310,562</b>			
21	76	15,528	0	0	1,000,000	41,975
22	77	15,528	0	0	1,000,000	52,863
23	78	15,528	0	0	1,000,000	64,558
24	79	15,528	0	0	1,000,000	77,061
25	80	15,528	0	0	1,000,000	90,373
26	81	15,528	0	0	1,000,000	101,728
27	82	15,528	0	0	1,000,000	113,678
28	83	15,528	0	0	1,000,000	126,224
29	84	15,528	0	0	1,000,000	139,365
30	85	15,528	0	0	1,000,000	153,102
		<b>Subtotal</b>	<b>465,843</b>			
31	86	0	0	0	1,000,000	174,685
32	87	0	0	0	1,000,000	193,385
33	88	0	0	0	1,000,000	207,778
34	89	0	0	0	1,000,000	223,890
35	90	0	0	0	1,000,000	236,335
36	91	0	0	0	1,000,000	239,636

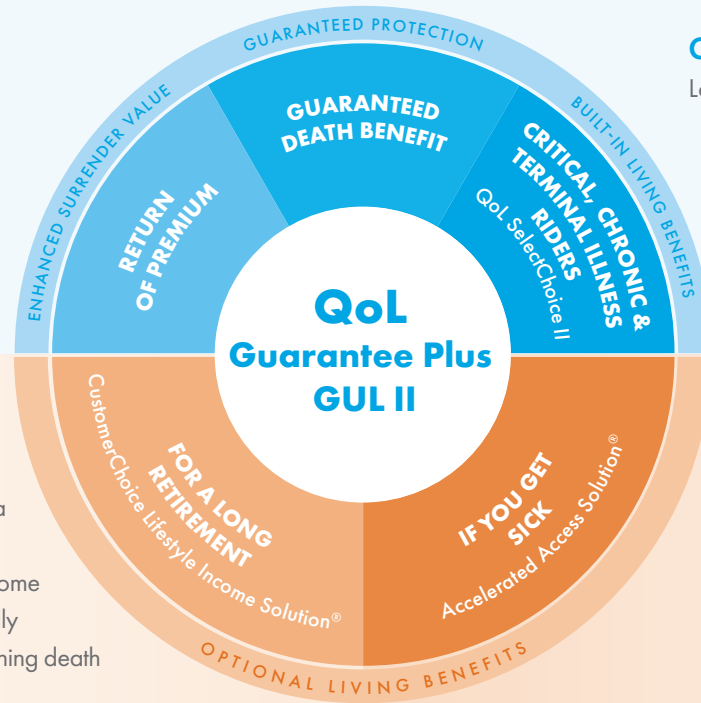
This quotation is not complete unless all pages are included. See the Important Notices About Your Quotation section on p.3. July 13, 2017 FCUI,000,000 FCP17,031,000 Winflex Web / Rev. 042017 / Ral. 2017.6.2 Page 17 of 27

## RETURN OF PREMIUM...

If your needs change or you no longer need life insurance coverage, you can surrender the policy in year 20 and receive 50 percent of premiums paid, or in year 25 and receive 100 percent of premiums paid up to 40 percent of face amount.

## FOR A LONG RETIREMENT...

There's no question that Americans are living longer, and the Lifestyle Income Solution rider may help you make those extra years more satisfying. Beginning at age 85, it enables you to translate your death benefit into a stream of supplemental income that you can use for any purpose. These payments are typically tax-free up to the amount of cumulative premiums. Any remaining death benefit will be paid to your beneficiaries.



## GUARANTEED PROTECTION

Lock in a guaranteed, tax-free death benefit.

## BUILT-IN LIVING BENEFITS

Access all or a portion of your QoL Guarantee Plus II death benefit with a qualifying condition.

## IF YOU GET SICK...

Should an eligible chronic illness occur, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first. Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible. See full rider for details



Quality of Life...Insurance®

### Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while

living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, 15442-5, ICC15-15442, 15442-10A; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, 15972, 15972-5, 82012, 82012-CA, 82410, 88390, 14002, 14002-5, ICC14-14002, 15990, 13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, and AGLA 04TIR. Please visit [qualityoflifeinsurance.com](http://qualityoflifeinsurance.com) for Important Consumer Disclosures regarding Accelerated Benefit Riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Names and benefits of ABRs may be different in some states. Please consult your financial professional or review the policy and outline of coverage for your state. Policy guarantees and benefits are not backed by the insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. © 2018 AIG. All rights reserved.

Lifetime Foundation ELITE

# A product for all of life's seasons

**Age**

Emily, 40

**Occupation**

Vice President

**Life Status**

Single

**Goals**

Protection and  
Accumulation

## An innovative approach to lifetime guarantees

Can Emily, a single mom, find the right insurance solution to cover her needs now and in the future? Lifetime Foundation ELITE offers the right mix of living benefits with a death benefit guarantee at a very attractive price.

Emily Walsh, 40, was recently promoted to vice president of her company. The new job comes with a significant annual bonus, and the mom of two children, ages 8 and 11, wants to be sure she's using the money to do more for her family. One thing she's always thinking about is how to ensure her kids are well provided for if she's not there to help them herself.

### Emily's concerns are:



**Providing for  
her children**



**Keeping the  
family home**



**Paying for  
her children's  
education**



**Covering  
unexpected needs  
later in life**

**Emily has decided she needs a life insurance policy  
with a \$2 million death benefit**



A product for all of life's seasons

## A solution with flexible options

Emily's life insurance agent suggests she look at Lifetime Foundation ELITE because it provides a death benefit guarantee to a reasonable life expectancy. At 40, Emily can imagine living beyond age 80, and her agent explains that cash value in the policy could carry the death benefit even further. Adding the Wellness for Life® rider and qualifying for Wellness for Life Rewards® will help her accumulate a little extra cash in the policy, even without paying a higher premium, and this could help her policy stay in force long past the death benefit guarantee period.

In just a few years, Emily will need to make tuition payments rather than life insurance premium payments. Her agent suggests a 10-pay scenario designed to meet the minimum premium requirement, sustaining her death benefit guarantee while freeing up her budget at a time she'll need it.

All that's left is to choose a 10-pay premium that could carry her death benefit beyond the initial guarantee — without spending beyond her budget. With Lifetime Foundation ELITE, many of the monthly charges that keep the policy in force end at age 90, on a current non-guaranteed basis. This means it could take significantly less cash value at 90 to carry the policy to age 121. Here, we show the premium it takes for Emily to have \$5,000 in cash value at age 90, which should be enough under current assumptions:

Carry solve	Premium	Coverage period
Required Minimum 10-pay	\$17,234	Guaranteed coverage to age 80
10-pay with \$5,000 in cash value at age 90	\$21,866	To age 121, on a non-guaranteed basis

At the end of their conversation, her agent explains Lifetime Foundation ELITE's Accelerated Access Rider (AAR)\*, which enables her to access a portion of her death benefit proceeds in the event she is diagnosed with a critical or chronic illness. Emily has watched her parents care for her aging grandfather. With AAR, she may be able to alleviate some of the stress to her loved ones if she ever needs care.

Put this all together, and you see that Lifetime Foundation ELITE is a simple, affordable and secure solution to many clients' needs. Why not run an illustration for your next death benefit sale using Lifetime Foundation ELITE?

**CONTACT US** | [globalatlanticlife.com](http://globalatlanticlife.com) | (855) 887-4487, option 3 | [salesupport@gafg.com](mailto:salesupport@gafg.com)

<sup>1</sup> Assumes female, age 40, preferred NT, \$2 million death benefit 10 pay, using a 6% illustrated rate.

Lifetime Foundation ELITE is issued by and all policy benefit are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Form ICC17-IULC-C18, IULC-C18 Endorsement forms ICC17-IULPTP-K17, IULPTP-K17, ICC17-IULMCS-K17, IULMCS-K17, ICC17-IULFLX-K17, IULFLX-K17. Rider policy form ULWFL-E14, ICC16-LCCABR2-I16, LCCABR2-I16.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own fi and contractual obligations.

Product and rider availability varies by state.

\* Accelerated Access Rider is not available in California.

For guaranteed rates and values please refer to a Basic Illustration. This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Customers should always consider all features and limitations of products they are considering.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.





# BUILT FOR PERFORMANCE...*at any speed*

Lifetime Builder ELITE

## Autobahn



On the Autobahn, you can run all out. Lifetime Builder ELITE IUL is built for performance. Check out how we project when running all out against some of the top competition using our max illustrated rate.

## Speed Limit 55



If your client prefers to ride at a quieter pace, Lifetime Builder ELITE is designed to deliver. To see the effect of moderating your speed, we dialed it back to 75% of max illustrated rate, and here's how Lifetime Builder ELITE compares.

## Slow Vehicles Keep Right



For the client who is comfortable in the “slow lane” but still wants the upside potential of interest credits based on the performance of an index, our increased participation strategy can rev up their results. This means a 3% index return gets you 6% interest credits (subject to current caps).

**Take Lifetime Builder ELITE for a test drive — and watch us win.**

SPOTLIGHT ON  
**BUILT FOR PERFORMANCE (CONT.)**

The first two examples were based on a Male, 40, Preferred, Min Non-MEC Death Benefit, Increasing DB switching to level at age 65, Premium of \$20,000 to 65, 1 yr PTP strategy. The third example uses the Increased Participation Strategy for the same applicant. For corresponding guaranteed rates, please refer to a basic illustration for the same gender, age and underwriting class.

**Autobahn**

Company	Product	Max Illustrated Rate	Non-Guaranteed Cash Value at 65	Current Cap
Global Atlantic	Lifetime Builder ELITE	7.54%	\$1,381,544	13.50%
Minnesota Life	Accumulator IUL	7.17%	\$1,283,071	12.50%
Pacific Life	Discovery Xelerator w/ Benefit Distribution Rider	6.21%	\$1,244,020	10.25%
Allianz	LifePro+ Elite	7.02%	\$1,127,628	12.25%
John Hancock	Accumulation IUL 17	6.09%	\$1,106,038	10.00%

**Speed Limit 55**

Company	Product	Max Illustrated Rate	75% Max Illustrated Rate	Non-Guaranteed Cash Value at 65	Current Cap
Global Atlantic	Lifetime Builder ELITE	7.54%	5.65%	\$1,036,375	13.50%
Minnesota Life	Accumulator IUL	7.17%	5.38%	\$970,931	12.50%
Pacific Life	Discovery Xelerator w/ Benefit Distribution Rider	6.21%	4.22%	\$788,267	10.25%
Allianz	LifePro+ Elite	7.02%	5.27%	\$864,819	12.25%
John Hancock	Accumulation IUL 17	6.09%	4.57%	\$363,004	10.00%

**Slow Vehicles Keep Right**

Company	Product	Increased Participation Percentage	3% Assumed Interest Rate Increase	Non-Guaranteed Cash Value at 65	Current Cap
Global Atlantic	Lifetime Builder ELITE	200%	6.00%	\$1,092,317	10.00%
Minnesota Life	Accumulator IUL	N/A			
Pacific Life	Discovery Xelerator w/ Benefit Distribution Rider	150%	4.50%	\$842,793	8.50%
Allianz	LifePro+ Elite	Offers a blended index strategy that results in increased participation but uses an additional index			
John Hancock	Accumulation IUL 17	160%	4.80%	\$834,603	9.50%

This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Competitor information is current and accurate to the best of our knowledge as of March 27, 2018. Product features and rates are subject to change. This comparison isolates certain features of the product depicted. Customers should always examine all features and limitations of products they are considering.

**CONTACT US**

[globalatlanticlife.com](http://globalatlanticlife.com)

(855) 887-4487, option 3

[salesupport@gafg.com](mailto:salesupport@gafg.com)

Lifetime Builder and Lifetime Builder ELITE is issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Endorsement form ICC17-IULA-K17, IULA-K17, ICC13-IULA-E14, IULA-E14, IULA-E14-CRT.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations.

Product availability varies by state.