

Benefit Builder

Indexed Universal Life Insurance

Benefit Builder takes a revolutionary approach to employee benefits by being one of the first dedicated Indexed Universal Life products designed to help businesses Recruit, Reward and Retain their key employees. It's this design, along with the built-in tax advantages associated with permanent life insurance, that makes Benefit Builder an attractive option for businesses looking to fund executive benefits.

Issue Ages: (Age nearest birthday)	<ul style="list-style-type: none"> • 18 - 70 SI/GI • 18 - 75 Premier • 18 - 85 Standard/Preferred 	Participation Rate:	Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)
Premiums:	<ul style="list-style-type: none"> • Flexible Premiums • Guideline Premium Test and CVAT Test 	Account Value Enhancement	<ul style="list-style-type: none"> • Beginning at the end of the 10th policy year, a guaranteed 0.60% account value enhancement will be credited to the policy's account value.
Minimum Face Amount:	<ul style="list-style-type: none"> • \$100,000 	Interest Crediting Strategies:	<ul style="list-style-type: none"> • Basic Interest Strategy • 1-Year Fixed Term Strategy • 1-Year Point-to-Point Strategy, S&P 500® • 1-Year Point-to-Point Increased Participation, S&P 500® • 1-Year Point-to-Point International Index, Hang Seng • 1-Year Point-to-Point Elevated Cap Strategy, S&P 500® • 1-Year Monthly Cap Strategy, S&P 500®
Guaranteed Issue Maximum Initial Face Amount:	<ul style="list-style-type: none"> • \$4,000,000 - Employer-owned • \$2,000,000 - Employee-owned 	Available Benefits and Riders:	<ul style="list-style-type: none"> • Wellness for Life Rider®(modified) • Waiver of Specified Premium Rider • Waiver of Monthly Deduction Rider • Terminal Illness - Accelerated Death Benefit Rider • Overloan Protection Rider • Death Benefit Return of Premium Rider • Premium Deposit Fund • Employer-owned Only Riders <ul style="list-style-type: none"> - Business Asset Enhancement Rider - Exchange of Insured Rider - Salary Increase Rider
Death Benefit:	<ul style="list-style-type: none"> • Option 1 - the face amount • Option 2 - the face amount plus the account value in any given year • Option 3 - the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4% 	Product Features:	<ul style="list-style-type: none"> • Indexed Interest Crediting Strategies • Simplified Issued/Guaranteed Issue UW • Interest Rate Guarantee • Participation Rate Guarantee • Choice of three loan interest rate options <ul style="list-style-type: none"> - Annually Declared (Fixed) Interest - Variable Interest Rate - Indexed Loans • Preferred Fixed Interest Rate loans available after policy year 10 • Ability to switch loan types
Underwriting:	<ul style="list-style-type: none"> • Premier • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco • SI/GI Non-Tobacco • SI/GI Tobacco 		
Maximum Special Class:	<ul style="list-style-type: none"> • Table 16 		
Expense Charges:	<ul style="list-style-type: none"> • Premium Load: 6% • \$8 per month • Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, underwriting class, employer or employee-owned, comp. structure. • Surrender charges apply for [15 years] 		
Guaranteed Interest Rate:	<ul style="list-style-type: none"> • 2% Fixed • 0% Indexed 		
Premium Deposit Fund:	<ul style="list-style-type: none"> • 1% guaranteed minimum interest rate 		
Indices:	<ul style="list-style-type: none"> • Standard & Poor's 500® Index • Hang Seng® Index 		

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S&P 500® Index

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