

# Global Accumulator with SMART Buy-Up

**Global Accumulator offers SMART, flexible options for greater accumulation potential.** As an Indexed Universal Life (IUL) policy, Global Accumulator offers individuals death benefit protection as well as accumulation options to help accomplish various financial goals using life insurance. For individuals looking for more accumulation potential within their Global Accumulator policy, SMART Buy-Up indexed strategies are available for an additional charge. When a Buy-Up strategy is selected, the potential growth in the Account Value is enhanced by the strategy's Buy-Up Add-On. Our SMART design helps protect the policy's ability to withstand charges related to the Buy-Up strategies, while taking advantage of greater upside potential. Depending on which strategy is chosen, to qualify for a Buy-Up the policy must either be sufficiently funded, or have reached the sixth policy anniversary.

Here's a breakdown of the Buy-Up strategies available with Global Accumulator.

	Global Accumulator	Global Accumulator with SMART Buy-Up Secure	Global Accumulator with SMART Buy-Up Performance
<b>Cost/Benefit</b>	Lower	Medium	Higher
<b>Non-Guaranteed Account Value Enhancement (AVE)*</b>	1.25%	1.25%	1.25%
<b>Buy-Up Add-On Charge Rate</b> <i>(% of beginning segment value)</i>	n/a	1.25%	5.25%
<b>Buy-Up Add-On</b> <i>(% of indexed interest credit)</i>	n/a	25%	110%
<b>Buy-Up Qualifier</b>	n/a	AVE paid in prior year	20% funding threshold met at the beginning of the year
<b>Why is it SMART?</b>	Low risk	We wait until the 6th year to charge for the Buy-Up	We wait until the policy values reach the funding threshold

**A Buy-Up Add-On Charge will be assessed as long as the Buy-Up qualifications are met, even if no Buy-Up Add-On credit is applied.**

See page two for hypothetical examples

\* Beginning at the end of the fifth policy year, an additional amount of interest will be credited to the Account Value each year, based on the average monthly Account Value during that year, as long as the declared rate for the Fixed Term Strategy is higher than the 2% guaranteed rate. The minimum interest percentage for the Account Value Enhancement is 1% for the year, if the condition is met for that year.

**The Non-Guaranteed Account Value Enhancement is calculated as a percentage of Account Value; the Buy-Up Add-On Charge is calculated as a percentage of the beginning segment value.**

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The SMART Buy-Up strategies provide an additional Buy-Up Add-On to the Account Value based on a percentage of the indexed interest credits. A Buy-Up Add-On Charge is assessed when policy values are directed into a Buy-Up strategy and qualifications have been met. At the end of the interest crediting period, typically 12 months, indexed interest credit, if any, are credited up to a stated cap rate. When a Buy-Up strategy is selected, an additional Add-On is applied to the Account Value based on a percentage of the indexed interest credit for that strategy.

The charts below illustrate how the Buy-Up Add-On Charge, indexed interest credit and Buy-Up Add-On are applied under different hypothetical index scenarios for a given year.

### Beginning of Interest Crediting Period

Strategy	Beginning Segment Value	Buy-Up Add-On Charge % of beginning segment value	Segment Value Net of Charge
1 YR PTP	\$1,000.00	n/a	n/a
SMART Buy-Up Secure	\$1,000.00	\$12.50 1.25%	\$987.50
SMART Buy-Up Performance	\$1,000.00	\$52.50 5.25%	\$947.50

**It's important to understand that each year the Buy-Up qualification is met, a Buy-Up Add-On Charge will be assessed regardless of whether a Buy-Up Add-On is credited. This will result in a decrease in the segment value in years when no interest is credited.**

## SMART. Flexible. Accumulation.

### End of Interest Crediting Period

#### 6% index change

6% Indexed Interest Credits 10% Cap	Buy-Up Add-On % of indexed interest credits	Ending Segment Value
\$60.00	n/a	\$1,060.00
\$59.25	\$14.81	\$1,061.56
\$56.85	\$62.53	\$1,066.88

#### 13% index change

10% Indexed Interest Credits 10% Cap	Buy-Up Add-On % of indexed interest credits	Ending Segment Value
\$100.00	n/a	\$1,100.00
\$98.75	\$24.69	\$1,110.94
\$94.75	\$104.22	\$1,146.47

#### 0% index change

0% Indexed Interest Credits 10% Cap	Buy-Up Add-On % of indexed interest credits	Ending Segment Value
\$0	n/a	\$1,000.00
\$0	\$0	\$987.50
\$0	\$0	\$947.50

## CONTACT US

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