

Insurance Pro Blog Indexed Universal Life Income Comparison 3-2013

Male age 40 standard risk class

\$10,000 annual premium to age 65

All policies assumed credited interest at 6%, with any guaranteed interest enhancements added when eligible

Death benefit solved minimum non-MEC and DEFRA compliant, 7702 Test Guideline Premium Test

All death benefit options increasing switched to level upon income commencement

Overloan protection option included with all policies

Company	Initial Death Benefit	Cash Value at Age 65	Death Benefit at Age 65	Income age 66-100	Death Benefit at Age 100	Death Benefit at Age 120
Life of the South West Secure Plus Provider	\$ 264,472.00	\$ 549,751.00	\$ 805,379.00	\$ 48,632.00	\$ 149,003.00	\$ 4,999,147.00
North American Builder Indexed UL	\$ 252,250.00	\$ 535,708.00	\$ 778,945.00	\$ 39,071.00	\$ 304,714.00	\$ 3,588,192.00
Midland National XL-CV4	\$ 252,222.00	\$ 513,017.00	\$ 756,254.00	\$ 37,033.19	\$ 300,413.00	\$ 3,383,621.00
American General Elite Indexed UL	\$ 263,853.00	\$ 566,843.00	\$ 691,549.00	\$ 35,832.00	\$ 67,080.00	\$ 30,905.00
Nationwide Executive Indexed UL	\$ 295,582.00	\$ 441,440.00	\$ 728,780.00	\$ 35,652.00	\$ 990.00	\$ 2,079,927.00
Lincoln National Life Reserve Indexed UL	\$ 280,056.00	\$ 482,151.00	\$ 725,678.00	\$ 35,228.00	\$ 334,063.00	\$ -
Axa Athnea Indexed UL	\$ 263,268.00	\$ 509,537.00	\$ 764,450.00	\$ 34,169.00	\$ 18,368.00	\$ 25,658.00
Penn Mutual Accumulation Builder Choice	\$ 284,647.00	\$ 502,149.00	\$ 640,139.00	\$ 32,904.00	\$ 297,438.00	\$ 2,008,491.00
Allianz Life Pro+	\$ 259,539.00	\$ 484,625.00	\$ 735,569.00	\$ 31,246.00	\$ 221,885.00	\$ 2,041,992.00
Lincoln Benefit Life Ultra Index	\$ 275,444.00	\$ 490,434.00	\$ 756,746.00	\$ 28,781.00	\$ 86,223.00	\$ 235,680.00
ING Indexed UL Life Global Choice	\$ 269,960.00	\$ 465,950.00	\$ 727,950.00	\$ 27,030.24	\$ 171,054.00	\$ -
John Hancock Accumulation Indexed UL	\$ 255,706.00	\$ 463,565.00	\$ 711,273.00	\$ 26,326.00	\$ 252,921.00	\$ 762,422.00
Minnesota Life Eclipse Indexed UL	\$ 265,537.00	\$ 482,679.00	\$ 739,346.00	\$ 26,255.00	\$ 251,477.00	\$ 642,513.00