

Insurance Pro Blog Indexed Universal Life Crediting Rate Variance for Income

7-2013

Income from age 66 to age 100

30 Male Standard Risk Class

Premiums paid to age 65

Company	Income Current	Income After Reduction	Percentage Change
<i>American General Elite Global Plus</i>	\$ 106,176.00	\$ 60,936.00	-42.61%
<i>John Hancock Accumulation IUL</i>	\$ 107,003.00	\$ 67,464.00	-36.95%
<i>Lincoln Reserve IUL</i> ⁴	\$ 146,793.00	\$ 85,341.00	-41.86%
<i>Midland National XC-CV4</i> ⁶	\$ 160,360.00	\$ 92,062.00	-42.59%
<i>Minnesota Life Eclipse IUL</i> ¹	\$ 138,319.00	\$ 93,436.00	-32.45%
<i>Nationwide Your Life IUL</i> ²	\$ 144,324.00	\$ 87,084.00	-39.66%
<i>North American Builder IUL</i> ⁵	\$ 171,581.00	\$ 99,139.00	-42.22%
<i>Paific Life Accumulator 4</i> ³	\$ 131,863.00	\$ 72,128.00	-45.30%

1. Minimum loan floor 4.25% assumed instead of 4% in reduction scenario
2. Minimum loan floor 4.79% assumed instead of 4% in reduction scenario
3. Minimum loan floor 5.50% assumed instead rate for all scenarios
4. Contractually fixed indexed loan interest rate not adjusted in either scenario
5. Minimum loan floor 5.90% assumed rate for all scenarios
6. Minimum loan floor 5.90% assumed rate for all scenarios