



SPOTLIGHT
ON SALES

THEIR PREMIUM – OUR PRODUCT – A FLEXIBLE SOLUTION

No-lapse guarantee (NLG) products are perceived to have some of the most inexpensive premiums in the marketplace for guaranteed death benefit protection to age 121. However, Lifetime Foundation ELITE indexed universal life (IUL) has premiums that compete favorably with NLG products for the same level of death benefit on a non-guaranteed basis while offering a unique combination of death benefit guarantees and flexibility. In many scenarios, Lifetime Foundation ELITE's "carry" premium is lower than traditional NLG policies to maintain the full death benefit to age 121 on a non-guaranteed basis, assuming an illustrated rate of 6%.

By matching the NLG premium and using Lifetime Foundation ELITE, significantly more flexibility and cash value potential is projected for the client. The table below illustrates the flexibility and cash value potential available with Lifetime Foundation ELITE compared to NLG products:

AGE/GENDER DEATH BENEFIT	LEADING NO-LAPSE GUARANTEE CARRIER AND PRODUCT	NLG PREMIUM	NLG PRODUCT CASH VALUE AT YEAR 20 AT CURRENT RATE	LIFETIME FOUNDATION ELITE PREMIUM TO CARRY TO AGE 121 AT A 6% ILLUSTRATED RATE	CASH VALUE AT YEAR 20 AT 6% FUNDING AT "THEIR" NLG PREMIUM IN "OUR PRODUCT" ON A NON-GUARANTEED BASIS
		Their Premium		Our Product	Cash Value Potential
45-year-old male – \$1 million death benefit					
Preferred	Penn Mutual - Guaranteed Protection UL	\$7,743	\$0	\$6,415	\$114,581
55-year-old male – \$1 million death benefit					
Preferred	Penn Mutual - Guaranteed Protection UL	\$12,302	\$0	\$10,801	\$138,190
65-year-old male – \$1 million death benefit					
Preferred	Penn Mutual - Guaranteed Protection UL	\$22,014	\$0	\$19,153	\$220,760

Reasons to recommend Lifetime Foundation ELITE over NLG:

- Lifetime Foundation ELITE offers an innovative combination of death benefit guarantees and flexibility.
- The elimination of policy charges after age 90, on a current, non-guaranteed basis*
- Lifetime Foundation ELITE provides flexibility and access to cash values that few NLG products can match.
- There are no shadow accounts with Lifetime Foundation ELITE.

Competitor's premiums were determined using their illustration software and all current rates as of April 23, 2018. 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 April 23, 2018. Product features and rates are subject to change. This comparison isolates certain features of the product depicted. Customers should always review all features and limitations of products they are considering.

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*For issue ages under 76

Lifetime Foundation ELITE is issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, and not that of any other insurer or company.

Policy forms ICC17-IULC-C18, IULC-C18.

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Availability varies by state.

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