



# AN ATTRACTIVE CHOICE IN THE DEATH BENEFIT GUARANTEE MARKET

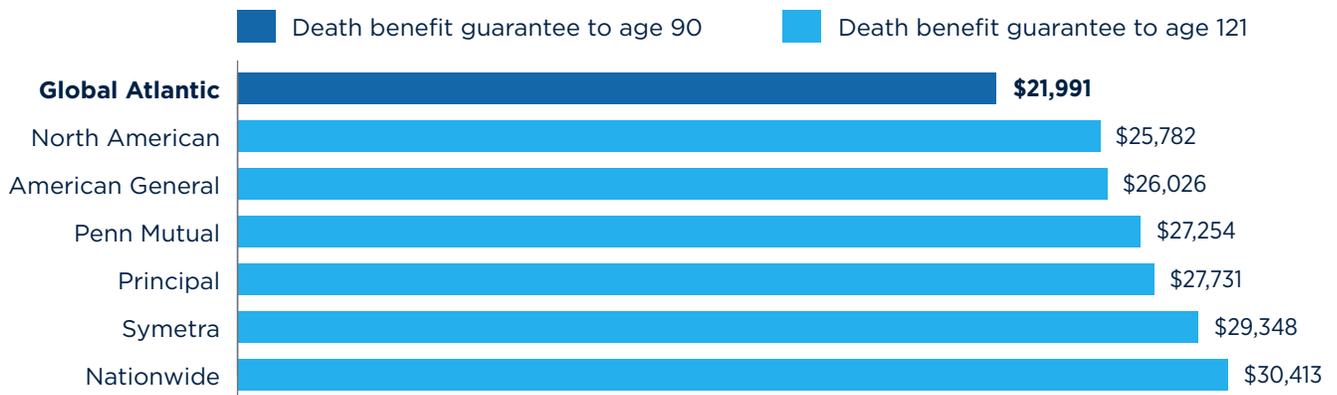
With Lifetime Foundation ELITE, your client receives a **simple** guarantee, **affordable** premiums and a **secure** product design.

- Death benefit guarantee to the earlier of age 90 or 40 years (NT, standard or better)\* assuming minimum premium is paid
- A product design that allows for the elimination of policy charges after age 90, **on a current, non-guaranteed basis**, making it easier to keep your life insurance for the long-term\*
- Affordable premiums that compete favorably across many issue ages
- A secure design that allows the policy to carry to 121 even at relatively low illustrated rates on a non-guaranteed basis

## Level Pay Premium Comparison

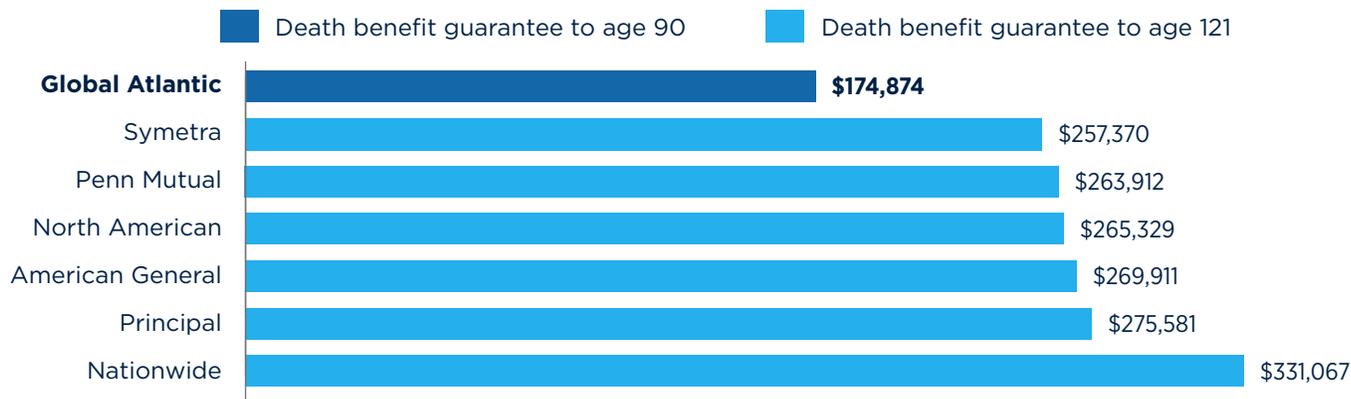


## Ten Pay Premium Comparison



**Comparison details: Male, age 55, PFD NT, \$1 million death benefit.** Lifetime Foundation ELITE – Solve for premium to obtain 5K CSV at age 90, 6% illustrated rate.  
NLG Product - \$1 million death benefit, premium solve for guarantee to age 121.

### Single Pay Premium Comparison



**Comparison details: Male, age 55, PFD NT, \$1 million death benefit.** Lifetime Foundation ELITE – Solve for premium to obtain 5K CSV at age 90, 6% illustrated rate.

NLG Product - \$1 million death benefit, premium solve for guarantee to age 121.

Additional reasons to consider Lifetime Foundation ELITE:

- Increased Participation Strategy with guaranteed 200% Participation Rate
- The patented Wellness for Life® rider that can reduce COI charges

## Lifetime Foundation ELITE

Simple. Affordable. Secure

CONTACT US

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\*For issue ages up to and including 75.

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 May 21, 2019. Product features and rates are subject to change. This comparison isolates certain features of the product depicted. Customers should always examine all features and limitations of products they are considering.

Lifetime Foundation ELITE is issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited.

Policy forms ICC17-IULC-C18, IULC-C18. Endorsement forms ICC17-IULPTP-K17, IULPTP-K17. Rider Forms ULWFL-E14.

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Wellness for Life® rider 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.