

# Benefit Builder Xtra

## Indexed Universal Life Insurance

Benefit Builder Xtra takes a revolutionary approach to employee benefits as the only dedicated Indexed Universal Life product designed to help businesses Recruit, Retain and Reward their key employees. It's this design, along with the built-in tax advantages associated with permanent life insurance, that makes Benefit Builder Xtra an attractive option for businesses looking to fund executive benefits.

<b>Issue Ages:</b> (Age nearest birthday)	<ul style="list-style-type: none"> <li>• 18 - 70 SI/GI</li> <li>• 18 - 75 Premier</li> <li>• 18 - 75 Standard/Preferred</li> </ul>	<b>Guaranteed Interest Rate:</b>	<ul style="list-style-type: none"> <li>• 2% Fixed</li> <li>• 0% Indexed</li> <li>• 0.25% Elevated Floor Strategy</li> </ul>																
<b>Premiums:</b>	<ul style="list-style-type: none"> <li>• Flexible Premiums</li> <li>• Guideline Premium Test and CVAT Test</li> </ul>	<b>Premium Deposit Fund:</b>	<ul style="list-style-type: none"> <li>• 3% guaranteed minimum interest rate</li> </ul>																
<b>Minimum Face Amount:</b>	<ul style="list-style-type: none"> <li>• \$100,000</li> </ul>	<b>Indices:</b>	<ul style="list-style-type: none"> <li>• S&amp;P 500® Index</li> <li>• <b>NEW</b> - MSCI EAFE®</li> <li>• <b>NEW</b> - BlackRock iBLD Diversa® VC7 ER</li> </ul>																
<b>Guaranteed Issue Maximum Initial Face Amount:</b>	<ul style="list-style-type: none"> <li>• \$4,000,000 - Employer-owned</li> <li>• \$2,000,000 - Employee-owned</li> </ul>	<b>Participation Rate:</b>	<ul style="list-style-type: none"> <li>• Guaranteed minimum of 100% for the life of the contract</li> <li>• 200% 1-Year PTP Increased Participation, S&amp;P 500®</li> <li>• 150% 1-Year PTP Volatility Control, BlackRock Diversa®</li> </ul>																
<b>Death Benefit:</b>	<ul style="list-style-type: none"> <li>• <b>Option 1</b> - the face amount</li> <li>• <b>Option 2</b> - the face amount plus the account value</li> </ul>	<b>Interest Crediting Strategies:</b>	<ul style="list-style-type: none"> <li>• Basic Interest Strategy</li> <li>• 1-Year Fixed Term Strategy</li> <li>• 1-Year PTP Strategy, S&amp;P 500®</li> <li>• 1-Year PTP Increased Participation, S&amp;P 500®</li> <li>• 1-Year PTP Elevated Floor Strategy, S&amp;P 500®</li> <li>• 1-Year PTP International Index, MSCI EAFE®</li> <li>• 1-Year PTP Volatility Control, BlackRock Diversa®</li> </ul>																
<b>Underwriting:</b>	<ul style="list-style-type: none"> <li>• Premier</li> <li>• Preferred Non-Tobacco</li> <li>• Standard Non-Tobacco</li> <li>• Preferred Tobacco</li> <li>• Standard Tobacco</li> <li>• SI/GI Non-Tobacco</li> <li>• SI/GI Tobacco</li> </ul>	<b>Buy-up Add-On Strategy Features:</b>	<ul style="list-style-type: none"> <li>• <b>Performance:</b> 3% charge, guaranteed 40% Buy-Up Add-On</li> <li>• <b>Performance Xtra:</b> 5% charge, guaranteed 75% Buy-Up Add-On</li> </ul>																
<b>Maximum Special Class:</b>	<ul style="list-style-type: none"> <li>• Table 16</li> </ul>	<b>Available Benefits and Riders:</b>	<ul style="list-style-type: none"> <li>• Terminal Illness - Accelerated Death Benefit Rider</li> <li>• Overloan Protection Rider</li> <li>• Return of Premium Rider</li> <li>• Premium Deposit Fund (PDF)</li> </ul>																
<b>Expense Charges:</b>	<ul style="list-style-type: none"> <li>• Premium Charges:           <table border="1" data-bbox="349 1411 552 1665"> <tr><td>Year 1</td><td>9%</td></tr> <tr><td>Year 2</td><td>8%</td></tr> <tr><td>Year 3</td><td>7%</td></tr> <tr><td>Year 4</td><td>6%</td></tr> <tr><td>Year 5</td><td>5%</td></tr> <tr><td>Year 6</td><td>4%</td></tr> <tr><td>Year 7</td><td>3%</td></tr> <tr><td>Year 8+</td><td>2%</td></tr> </table> </li> <li>• \$5 per month policy fee</li> <li>• Monthly per thousand charges only apply in years 1-10. The charge varies by issue age and gender.</li> <li>• Exchange charges apply for 15 years</li> <li>• Account Value Charge: Varies by policy year</li> </ul>	Year 1	9%	Year 2	8%	Year 3	7%	Year 4	6%	Year 5	5%	Year 6	4%	Year 7	3%	Year 8+	2%	<b>Product Features:</b>	<ul style="list-style-type: none"> <li>• Business Asset Enhancement</li> <li>• Simplified Issued/Guaranteed Issue UW</li> <li>• Choice of two loan interest rate options           <ul style="list-style-type: none"> <li>- Annually Declared (Fixed) Interest</li> <li>- Variable Interest Rate</li> </ul> </li> <li>• Preferred Fixed Interest Rate loans available after policy year 10</li> <li>• Ability to switch loan types</li> </ul>
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