

Global Accumulator

INDEXED UNIVERSAL LIFE INSURANCE



Global Accumulator offers SMART, flexible options for greater accumulation potential. As an Indexed Universal Life (IUL) policy, Global Accumulator offers individuals death benefit protection as well as accumulation options to help accomplish various financial goals using life insurance. For individuals looking for more accumulation potential within their Global Accumulator policy, SMART Buy-Up indexed strategies are available for an additional charge. When a Buy-Up strategy is selected, the potential growth in the Account Value is enhanced by the strategy's Buy-Up Add-On. Our SMART design helps protect the policy's ability to withstand charges related to the Buy-Up strategies, while taking advantage of greater upside potential. Depending on which strategy chosen, to qualify for a Buy-Up the policy must either be sufficiently funded, or have reached the sixth policy anniversary.

<p>Issue Ages*: <i>(age nearest birthday)</i></p> <ul style="list-style-type: none"> • 0-85 for Standard Non-Tobacco • 18-85 for Standard Tobacco • 18-85 for Preferred • 18-75 for Premier 	<p>Participation Rate:</p> <ul style="list-style-type: none"> • Guaranteed minimum of 100% for the life of the contract • 200% for 1 Yr PtP Increased Participation • 200% for 1 Yr PtP BlackRock Diversa®
<p>Premiums:</p> <ul style="list-style-type: none"> • Flexible premiums • Minimum Premium Guarantee • GPT/CVAT Tests 	<p>Interest Crediting Strategies:</p> <ul style="list-style-type: none"> • Basic Interest Strategy • 1-Year Fixed-Term Strategy* • 1-Year Point-to-Point (PTP) Strategy*, S&P 500® • 1-Year (PTP) SMART Buy-Up Secure Strategy*, S&P 500® • 1-Year (PTP) SMART Buy-Up Performance Strategy, S&P 500® • 1-Year Point-to-Point Increased Participation*, S&P 500® • 1-Year Point-to-Point Volatility Control. BlackRock Diversa® <p>* All 1-Year strategies have an 11 month initial crediting option to allow first crediting period interest to be reflected on first annual statement.</p>
<p>Minimum Face Amount:</p> <ul style="list-style-type: none"> • \$25,000 (ages 0-17) • \$50,000 (ages 18-85 Standard) • \$100,000 Premier/Preferred 	<p>Available Benefits and Riders:</p> <ul style="list-style-type: none"> • Wellness for Life® • Overloan Protection Rider • Waiver of Monthly Deduction Rider, or • Waiver of Specified Premium Rider • Primary Insured Rider • Accidental Death Benefit Rider • Guaranteed Purchase Option Rider • Additional Insured Rider • Children's Insurance Rider • Accelerated Access Rider • Terminal Illness Accelerated Death Benefit Rider • Death Benefit Return of Premium Rider
<p>Face Amount Bands:</p> <ul style="list-style-type: none"> • \$25,000 - \$99,999 • \$100,000+ 	<p>Product Features:</p> <ul style="list-style-type: none"> • Indexed Interest Crediting Strategies • Basic 5-year Minimum Premium Guarantee • Interest Rate Guarantee • Participation Rate Guarantee • Designed for accumulation • Account Value Enhancement: Beginning at the end of the 5th policy year, an additional amount of interest will be credited to your Account Value each year, based on the average monthly Account Value during that year, as long as the declared rate for the Fixed Term Strategy is higher than the 2% guaranteed rate. The minimum interest percentage for the Account Value Enhancement is 1% for the year, if the condition is met for that year. • Choice of three loan interest rate options - Linked Loan Option, Annually Declared (Fixed) Rate or Variable Interest Rate • Preferred Fixed Interest Rate loans available after policy year 10 • Ability to switch loan types • Ability to switch between strategies on crediting dates
<p>Death Benefit:</p> <ul style="list-style-type: none"> • Option 1 = the face amount • Option 2 = the initial face amount plus the account value • Option 3 = the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4% 	
<p>Underwriting:</p> <ul style="list-style-type: none"> • Premier • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco 	
<p>Maximum Special Class:</p> <ul style="list-style-type: none"> • Table 16 	
<p>Policy Charges:</p> <ul style="list-style-type: none"> • \$8 per month • Monthly per thousand expense charge assessed in the first ten policy years (non-guaranteed): varies by issue age, gender, and underwriting class and face amount band • Premium Charge: 6% on all premium in all years • Surrender charges apply for 15 years 	
<p>Guaranteed Interest Rate:</p> <ul style="list-style-type: none"> • 2% (True-Up at the end of each segment term as well as at policy termination) 	
<p>Indices:</p> <ul style="list-style-type: none"> • Standard & Poor's 500® Index • BlackRock Diversa® VC7 ER 	

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