

VUL Defender® competitive premiums

Lifetime guaranteed benefits

Variable Universal Life Defender (VUL Defender®) was designed to provide one of the most competitive lifetime death benefits in the market. Check out VUL Defender's competitive premiums for your protection sales.

- Guaranteed protection that can last a lifetime
- Cash value growth potential
- Access to both indexed accounts and variable subaccount options
- Chronic Illness protection¹

VUL Defender premium comparisons

See how VUL Defender's competitive premiums lead the market in these three hypothetical examples:

1. Female, 50, Standard, Full Pay, \$1,000,000 Death Benefit

No-Lapse Guarantee – Lifetime @ 6%

Company	Product	Premium	Target
Securian Financial	VUL Defender	\$9,955	\$15,680
Nationwide	VUL Protector II	\$11,168	\$15,968
Lincoln Financial	VUL ^{one} (2021)	\$11,196	\$15,650
Equitable Financial	VUL Incentive Life Protect SM	\$11,729	\$16,350
Prudential	VUL Protector II (2021)	\$11,938	\$14,960
Penn Mutual	Protection VUL	\$12,076	\$15,800
Pacific Life	Pacific Protector VUL	\$12,498	\$15,010
Prudential	FlexGuard Life IVUL	\$12,684	\$17,490
Pacific Life	Pacific Select VUL 2	\$14,146	\$14,873
Pacific Life	Pacific Admiral VUL	\$14,271	\$15,810

This is a hypothetical example for illustrative purposes only and cannot be shared with the general public. A customer's experience may be different depending on their specific situation. When providing personalized illustrations to customers, it must always be accompanied by a complete basic illustration.

2. Male, 60, Preferred, Ten Pay, \$500,000 Death Benefit

No-Lapse Guarantee – Lifetime @ 6%

Company	Product	Premium	Target
Securian Financial	VUL Defender	\$17,433	\$14,485
Penn Mutual	Protection VUL	\$19,075	\$14,550
Nationwide	VUL Protector II	\$19,777	\$15,411
Prudential	VUL Protector II (2021)	\$21,635	\$14,210
Pacific Life	Pacific Admiral VUL	\$21,826	\$16,256
Prudential	FlexGuard Life IVUL	\$22,292	\$17,400
Equitable Financial	VUL Incentive Life Protect SM	\$22,548	\$14,900
Pacific Life	Pacific Select VUL 2	\$23,095	\$14,621
Lincoln Financial	VUL ^{one} (2021)	\$24,216	\$14,395
Pacific Life	Pacific Protector VUL	\$30,630	\$14,125

3. Female, 55, Preferred, Single Pay, \$250,000 Death Benefit

No-Lapse Guarantee – Lifetime @ 6%

Company	Product	Premium	Target
Securian Financial	VUL Defender	\$53,442	\$4,428
Penn Mutual	Protection VUL	\$58,366	\$4,500
Nationwide	VUL Protector II	\$66,526	\$4,434
Equitable Financial	VUL Incentive Life Protect SM	\$69,549	\$4,550
Prudential	FlexGuard Life IVUL	\$75,574	\$5,335
Lincoln Financial	VUL ^{one} (2021)	\$79,224	\$4,453
Prudential	VUL Protector II (2021)	\$86,057	\$4,400
Pacific Life	Pacific Admiral VUL	\$93,059	\$5,051
Pacific Life	Pacific Select VUL 2	\$97,174	\$4,656
Pacific Life	Pacific Protector VUL	\$100,503	\$4,275

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Learn more

Find out how VUL Defender can be the guaranteed protection product you and your client are looking for.

1-888-413-7860, option 1 (Independent brokerage)

1-877-696-6654 (Broker-dealer)

1. Chronic illness protection offered through optional Accelerated Death Benefit for Chronic Illness Agreement.

Source: Securian Financial competitive research, November 2023.

These comparisons do not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors, please consult each company's respective policy guide.

These examples are supplemental illustrations that are not valid without basic policy illustrations demonstrating 0% rate of return and maximum policy charges, and must not be used with the public. These illustrations assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

The no-lapse guarantee has certain requirements regarding investment options. Not all competitor products may contain such investment requirements. Please refer to each product's prospectuses for a description of the death benefit guarantees and any investment requirements.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Product features and availability may vary by state.

Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal. This product is sold by prospectus, which must be preceded or accompanied with any product information.

Guarantees are based on the claims paying ability of the issuing company.

The No Lapse Guarantee Agreement (NLGA) value has no impact on the policy's cash value and cannot be surrendered or loaned against. If there is no accumulation value and the NLGA value, less the sum of any policy loans and any unpaid policy loan interest, is insufficient to cover the charges against the NLGA value, a 61-day grace period begins. If the required amount to keep the product in force is not paid by the end of the grace period, this agreement and the policy will terminate.

The Accelerated Death Benefit for Chronic Illness Agreement may not cover all of the costs associated with chronic illness. The Agreement is generally not subject to health insurance requirements and does not provide long-term care insurance subject to state long-term care insurance law. This Agreement is not a state-approved Partnership for Long Term Care Program Agreement and is not a Medicare supplement policy. Receipt of chronic illness benefit payments under this agreement may adversely affect eligibility for Medicaid or other government benefits or entitlements.

The Accelerated Death Benefit for Chronic Illness Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill.

The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

Due to uncertainty in the tax law, chronic illness benefits paid from a life insurance contract may be taxable. Please ensure that your clients consult a tax advisor regarding chronic illness care benefit payments from a life insurance contract.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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