

VUL Defender competitive premiums

Lifetime guaranteed death benefit and chronic illness solution

Variable Universal Life Defender (VUL Defender) is designed to provide one of the most competitive lifetime guaranteed death benefits on the market. Its competitive premiums and the addition of the Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA) can make it an attractive alternative to other products meant to protect clients as they age.

Unlike traditional long-term care products, the ADB-CIA allows clients to receive benefits regardless of whether they require care.² Clients may receive chronic illness benefits, a death benefit or both.³

How does VUL Defender with the ADB-CIA compare to other VUL policies with chronic illness options added?¹

Female, 50, Preferred, Full Pay, \$1M Death Benefit, 2% Maximum Monthly Benefit

Company	Product / rider	Premium	Target
Securian Financial	VUL Defender with ADB-CIA	\$9,206	\$14,800
Lincoln Financial	VUL ^{One} with LTC Rider	\$11,640	\$15,320
Equitable Financial	VUL Incentive Life Protect with Long-Term Care Services Rider	\$11,702	\$15,505
Prudential	VUL Protector with BenefitAccess Rider	\$11,881	\$15,250
Nationwide	VUL Protector II with Long-Term Care Rider II	\$12,096	\$15,495
Pacific Life	Pacific Admiral VUL with Premier LTC Rider	\$14,072	\$16,803

Male, 55, Preferred, Full Pay, \$1M Death Benefit, 2% Maximum Monthly Benefit

Company	Product / rider	Premium	Target
Securian Financial	VUL Defender with ADB-CIA	\$14,218	\$23,660
Equitable Financial	VUL Incentive Life Protect with Long-Term Care Services Rider	\$16,467	\$24,600
Lincoln Financial	VUL ^{One} with LTC Rider	\$16,752	\$24,190
Nationwide	VUL Protector II with Long-Term Care Rider II	\$16,837	\$25,338
Prudential	VUL Protector with BenefitAccess Rider	\$17,096	\$24,920
Pacific Life	Pacific Admiral VUL with Premier LTC Rider	\$18,083	\$25,743

Male, 60, Standard, Full Pay, \$1M Death Benefit, 2% Maximum Monthly Benefit

Company	Product / rider	Premium	Target
Securian Financial	VUL Defender with ADB-CIA	\$22,549	\$33,340
Equitable Financial	VUL Incentive Life Protect with Long-Term Care Services Rider	\$24,702	\$32,410
Pacific Life	Pacific Admiral VUL with Premier LTC Rider	\$25,057	\$34,060
Lincoln Financial	VUL ^{One} with LTC Rider	\$26,076	\$32,880
Prudential	VUL Protector with BenefitAccess Rider	\$29,010	\$31,300
Nationwide	VUL Protector II with Long-Term Care Rider II	\$30,068	\$36,797

Benchmarking scenarios: solve to guarantee the death benefit to maturity; assumed 6% gross IR; company weighted average of funds.

These are hypothetical examples 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.



Learn more

To learn how you can provide your clients death benefit and chronic illness protection with potential, call your Life Sales Support Team:

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

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

1. Nationwide, Pacific Life and Lincoln Financial offer Long-Term Care agreements. Please note, while both Long-Term Care agreements and Chronic Illness agreements generally provide benefits upon certification of the insured being chronically ill, Chronic Illness agreements are generally not subject to health insurance requirements and do not provide long-term care insurance subject to state long-term care insurance law.

2. Care is required in some states.

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

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: 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 and prospectuses.

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

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.

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.

Variable life insurance products contain fees, such as management fees, fund expenses, distribution fees and mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender charges. The variable

investment options are subject to market risk, including loss of principal. One could lose money in these products.

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

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

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