

# A Comparison of Premiums and Protection

With a Life Protection Advantage<sup>SM</sup> policy, as long as the client continues to pay no less than the long-term no-lapse protection premium, they have a guarantee that their policy will last up to age 90.<sup>1</sup>

The comparison below shows how protection-focused IUL policies compared when carrying premium guarantees to age 90. And, qualifying policies come with a Guaranteed Refund Option (GRO) rider, that offers the client a refund of premiums if the no longer needs their coverage — up to 50% at the end of year 15 and 100% at the end of years 20 through 25.<sup>2</sup>

## Male, age 54/55, preferred nontobacco, \$1 million level death benefit, annual premiums

Carrier	Product	Age 90 Guarantee Premium	Duration at 4% Rate	Duration at Maximum Rate
United of Omaha	Life Protection Advantage (ALB)	\$10,300	94	101
Corebridge	Value+ Protector III (Sept 2023)	\$10,735	94	112
United of Omaha	Life Protection Advantage	\$10,770	93	100
Protective	Protective Indexed Choice UL 9-23	\$10,777	94	103
Nationwide	Nationwide Indexed Protector II 2020	\$11,605	90	98
Securian Financial	Eclipse Protector II 2020	\$12,125	90	90
North American Company for Life & Health	Protection Builder IUL	\$12,672	90	91
Prudential	PruLife Founders Plus Indexed UL (2023) (ALB)	\$13,280	94	102
Prudential	PruLife Founders Plus Indexed UL (2023)	\$13,906	95	102

## Female, age 64/65, preferred nontobacco, \$1 million level death benefit, annual premiums

Carrier	Product	Age 90 Guarantee Premium	Duration at 4% Rate	Duration at Maximum Rate
United of Omaha	Life Protection Advantage (ALB)	\$14,430	95	98
Corebridge	Value+ Protector III (Sept 2023)	\$15,204	95	100
United of Omaha	Life Protection Advantage	\$15,210	96	99
Protective	Protective Indexed Choice UL 9-23	\$15,539	97	96
Securian Financial	Eclipse Protector II 2020	\$15,835	90	90
Prudential	PruLife Founders Plus Indexed UL (2023) (ALB)	\$17,686	94	97
Nationwide	Nationwide Indexed Protector II 2020	\$18,503	90	101
North American Company for Life & Health	Protection Builder IUL	\$18,544	92	93
Prudential	PruLife Founders Plus Indexed UL (2023)	\$18,766	95	99

ALB represents Age Last Birthday design. Rates as of May 2024.

<sup>1</sup>For insureds issue ages 80 and above, a guarantee to age 90 is provided by paying the short-term no-lapse protection premium.

<sup>2</sup>For Life Protection Advantage, the GRO rider is not available for clients over age 60 (regardless of risk class), for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider. Refund is limited to 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans.



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