

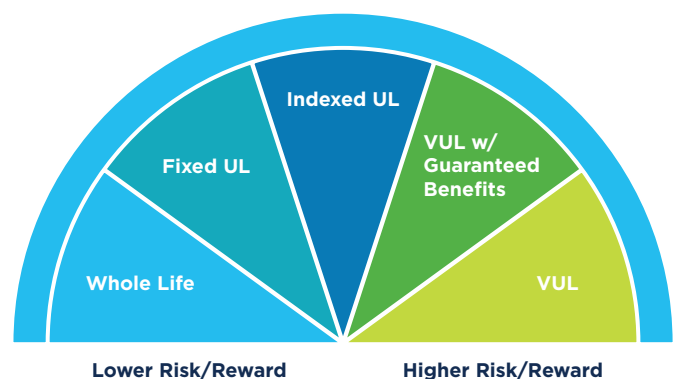
Understanding Indexed Universal Life Insurance

Helping your clients develop appropriate strategies for their insurance needs requires you to identify the right balance of flexibility, risk tolerance and accumulation potential for them.

Indexed universal life insurance is one option that offers upside interest crediting potential and downside market risk protection to help your clients achieve their financial goals.

What is indexed universal life?

Indexed universal life insurance (IUL) is a type of permanent life insurance that offers cash value growth while also providing guarantees from certain types of risks. IUL products credit interest based in part on the positive movement of an external stock market index, subject to certain limitations. Over time, IUL products may have the potential for greater long-term cash accumulation when compared with other permanent life insurance products.



Along with offering upside potential, IUL provides protection from negative market returns. Unlike variable universal life insurance, IUL premiums are not directly invested in separate accounts that are subject to market risk. Instead, their interest crediting rate is determined by the upward movement of a stock market index subject to certain limitations such as cap rates, participation rates and an interest rate floor. It is this design, along with the built-in tax advantages associated with permanent life insurance, that provides for potentially greater interest crediting over the life of the policy when compared to traditional universal life designs.

Understanding Indexed Universal Life

Protection and potential find common ground

As previously mentioned, index universal life insurance provides the ability to earn interest based on the positive movement of a stock market index, subject to limitations. This can be a very powerful feature to help accumulate cash value; however, there are times when the stock market index has a down year or years. With indexed universal life insurance, the lowest amount of interest that can be credited to your policy is 0%.

Pioneering IUL history

Our life insurance predecessor company was one of the first carriers to introduce indexed universal life in 1999. Our track record in the indexed universal life marketplace has provided us with valuable experience and most importantly proven performance in delivering positive interest credits.

CONTACT US

globalatlanticlife.com

(855) 887-4487, option 3

salesupport@gafg.com

Benefit Builder offers an attractive combination of upside potential and downside protection for business owners seeking to retain key employees as well as supplement retirement income needs for key executives.

Benefit Builder is a highly competitive indexed universal life product that focuses on:

- *High early-year cash values*
- *Strong long-term cash value accumulation potential*
- *Protection from negative market returns*
- *Numerous underwriting options designed for use within multi-life executive benefit plans*

Benefit Builder is issued by Accordia Life, Des Moines, IA. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited.

Policy forms ICC15-IULD-C16, IULD-C16. Availability varies by state.

Global Atlantic Financial Group (Global Atlantic) is the marketing name for Global Atlantic Financial Group Limited and its subsidiaries, including Accordia Life and Annuity Company and Forethought Life Insurance Company. Each subsidiary is responsible for its own financial and contractual obligations.

Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.