

Product Highlights

Eclipse Protector is an indexed universal life option for clients seeking protection-focused permanent coverage. It allows you to offer potentially higher interest crediting.

Special features

- Blended index for broader diversification.
- Three-year index for potentially higher interest crediting.
- Choice of five index accounts with a 0 percent minimum interest crediting rate.
- Point-to-point interest crediting tied to the performance of one or more underlying index accounts.

Policy	Low-cost universal life with an interest crediting option tied to the performance of a market index.
Issue ages	0 to 90 based on age nearest birthday.
Minimum face	\$100,000 for all ages.
Maximum COI charges	Based upon 2001 CSO Table, rates to age 121.
Death benefit test	GPT or CVAT chosen at issue.
Death benefit options	Level, Increasing, or Sum of Premiums.
Issue classes	Preferred Select (Non-Tobacco only), Preferred, Non-Tobacco Plus, Standard, Special Risk, Male, Female, Unisex, Tobacco, Non-Tobacco.
Surrender charge	Applies for the first 15 years after issue or face increase.
Interest options	Fixed, Indexed or both.
Minimum guaranteed interest rates	Fixed account is 3 percent; index account is 0 percent; contract minimum interest rate is 3 percent cumulative average per year upon death or termination of contract (less surrender charges and withdrawals).
Index Account choices	S&P 500® with 100 percent participation, Dow Jones Global ex-U.S. SM with 100 percent participation, S&P 500® with 140 percent participation (lower cap), S&P 500® with three-year index segment length, Blended index with S&P 500®, Russell 2000®, Barclays Capital U.S. Aggregate Bond and EURO STOXX 50®
Agreements available¹	Accelerated Benefit Agreement, Term Insurance Agreement, Waiver of Premium Agreement, Waiver of Charges Agreement, Overloan Protection Agreement, Death Benefit Guarantee Agreement, Guaranteed Insurability Option, Children's Term Agreement, Accidental Death Benefit Agreement, Premium Deposit Account Agreement, Inflation Agreement.
Premium mode	Annual, semi-annual, quarterly or monthly.
Loans²	Fixed or variable, only one loan interest rate type per policy. May switch between interest rate type once per year.
Fixed loan rates	4 percent interest charged in arrears. 3 percent interest credited on loans from policies with a duration of less than or equal to 10 years. 3.9 percent interest credited on loans from policies with a duration of more than 10 years.
Variable loan rate charged	Will vary with an outside index - the greater of 4 percent or the Moody's Corporate Bond Yield monthly average.
Variable loan interest credited	Will be the same as the accumulation value of the policy.
Compensation	Based on a two-year rolling target approach; External 1035 exchanges apply toward target premium.

¹Agreements may be subject to additional costs or restrictions.

² Policy loans and withdrawals may create an adverse tax result in the event of a lapse or policy surrender, and will reduce both the cash value and death benefit.

Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Eclipse Protector Indexed Life is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit.

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