

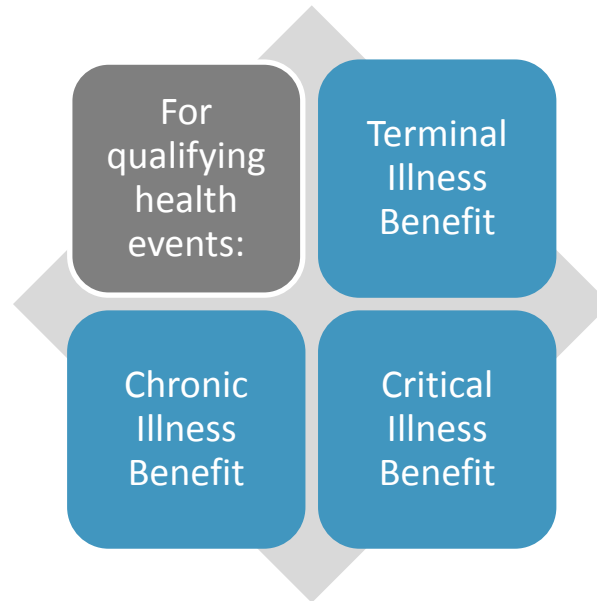


Living Benefits

An additional way policy holders can use their Indexed Universal Life policies is to help offset the medical costs associated with aging.

Where available, IUL may provide valuable living benefits through an **accelerated benefits rider**, available for an additional premium. If you experience a qualifying health event while the policy and rider are in force, a portion of the death benefit can be distributed for you to use while living¹. Instead of your benefits being limited to your account value, you can access portions of the higher-value IUL death benefit to help cover your medical costs or other living expenses. And because this money is considered an acceleration of the death benefit, you generally receive it income-tax free.²

Some of the riders that may be available for purchase with your IUL policy include:



¹Living benefits available for qualifying health conditions. Utilization of living benefits requires a policy holder to meet certain criteria, such as being unable to perform two of the six activities of daily living, as defined by the IRS, and certified by a doctor. Read your policy carefully to see the terms, conditions and restrictions surrounding accelerated benefits riders.

²This document is not intended to provide tax, legal or investment advice. Be sure to consult with qualified professionals about your individual situation.