

Leverage the power of uncapped Indexed Universal Life growth potential

The S&P 500® Index averaged a 8.44% annual return over the last 30 years, but experienced pronounced fluctuations. Its volatility creates a unique opportunity for an uncapped Indexed Universal Life (IUL) account strategy to capture a larger portion of positive swings in the market, and provide the potential for greater accumulation and tax-advantaged income.

In 18 of the last 30 years, the S&P has exceeded a hypothetical cap by an average of 12.14%.

HARNESSING THE VOLATILITY OF THE S&P 500® INDEX

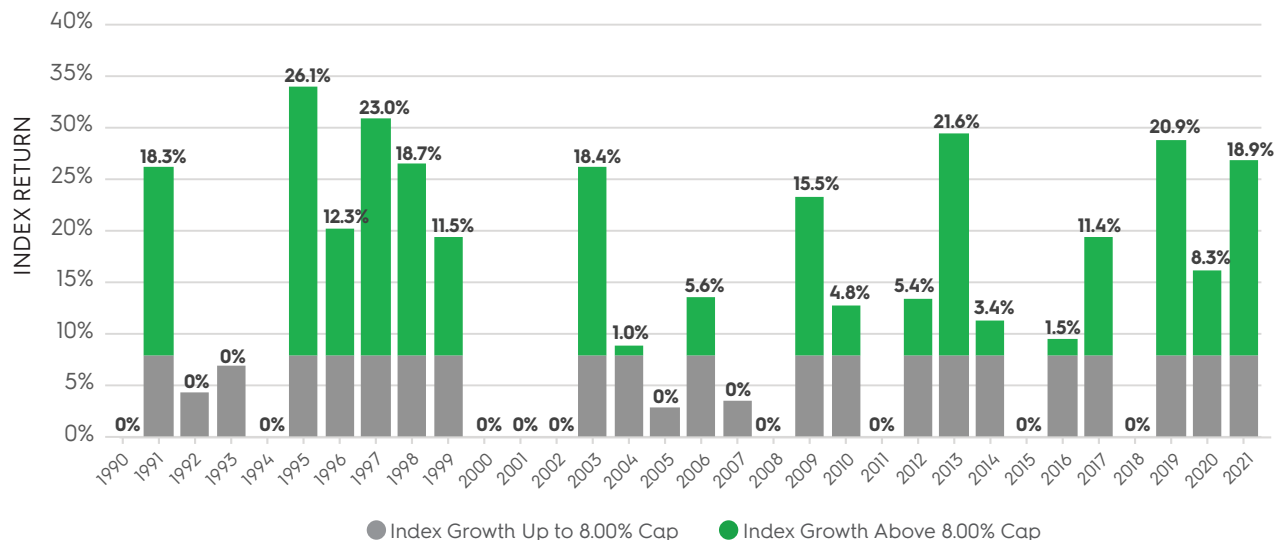


Chart Assumptions: Year-end annual S&P 500® Index returns from December 31, 1991 to December 31, 2021. IUL is not an investment and does not directly invest in any stock or stock market index. It is not possible to invest in an index. Past performance does not guarantee future results. Source for index performance: McGraw Hill Financial.

Additional crediting options are available with BGA II.

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

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the indexed 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.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. You should consult your tax advisor when considering taking a policy loan.

Depending on the structure of the uncapped indexed account, index allocation and participation rate would impact the interest credit earned and may be more or less than the amount the underlying index exceeds an interest cap. Factors that affect the structure of an uncapped indexed account include index allocation, declared rate allocation, declared rate, segment spread and participation rate.

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

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Policy form numbers: ICC19-20204, 19-20204 and any state variations.



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