



Up to 30% more growth potential with BGA IUL

Now available: new indexed account options

As a commitment to product enhancements and competitiveness, Balanced Growth Accumulator Indexed Universal Life (BGA IUL) now offers two new indexed account options to help your clients meet their accumulation needs. These new accounts can provide up to **30 percent more growth potential with the Index Multiplier.**

Indexed Accounts	Cap Rate	Index Multiplier
Balanced Indexed Account 8: S&P PRISM® 1 year with Index Multiplier	Uncapped	30%
Indexed Account L: S&P 500® with Index Multiplier	11%	30%

What sets us apart

- Some other carriers build charges into the contract in order to offer multipliers and bonuses – but they don't give your client the choice of whether they want to pay the additional cost. **With us, your clients have a choice. They can choose to pay a higher fee for maximum growth potential – or select a lower cost option if that works better for them.**

- Our new Indexed Accounts with the Index Multiplier will be available for both new and existing Balanced Growth Accumulator IUL policyholders.

Learn More



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

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

The index multiplier provides additional crediting when the indexed account has a positive index credit on the segment date. The impact of the multiplier may be reduced because of withdrawals and charges taken from the segment during the segment term.

The Indexed Universal Life Series 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. One cannot invest in an index.

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