

Help Clients Accumulate Even More

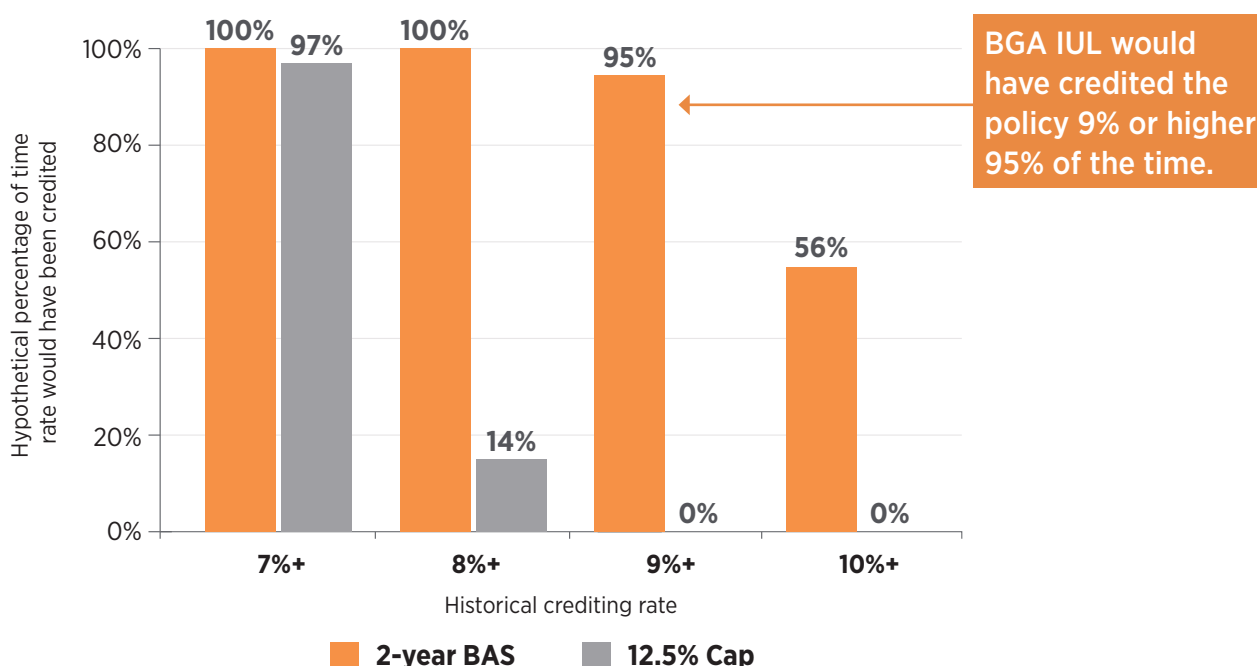
Good to know

From a 30-year historical perspective, a 12.5% cap typically delivered up to a 7% return.

Great to know

Historically, Balanced Growth Advantage IUL with the 2-year Balanced Allocation Strategy would have received a 9% or more crediting rate 95% of the time.

BGA IUL Uncapped Accumulation



This graph illustrates the frequency that a hypothetical indexed account(s) would have achieved a specified interest credit. Backtested performance looked at policies issued each month for 120 months, from 1985 - 1995, and held by the policyowner for 20 years, (252 periods) of rolling monthly index segments. This example uses the hypothetical compound average annual growth rate, which takes into consideration the actual returns in the underlying index in a given year, and differs from average return, which only considers the frequency and number of years of returns. It examines the percentage of clients who would have reached the historical crediting rates noted. Two-year BAS (100% S&P 500® Index Allocation, 0% Declared Rate Allocation, 0% Annual Declared Rate, 1% Annualized Spread, 105% Participation Rate) and 12.5% Annual Point to Point Strategy (100% S&P 500® Index Participation up to 12.5%, 0% above 12.5%). Crediting rates are held constant for each new segment. This is a hypothetical example for illustrative purposes only. It is not a guarantee of future performance. Source: Minnesota Life Illustration Software.

Please keep in mind the primary purchase of life insurance is the death benefit.

Additional crediting options are available with BGA IUL. Ask your IMO for more information.

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