

# Eclipse Protector II IUL

## An alternative solution for your GUL clients

When you think about long-term guarantees and competitive premiums, Guaranteed Universal Life (GUL) may come to mind. But if your clients are looking for affordable, lifetime protection and greater potential for cash accumulation – you may want to consider Indexed Universal Life (IUL) insurance.

### Eclipse Protector II IUL offers the best of both worlds:

- Guaranteed protection that can last a lifetime
- Cash value growth potential
- Optional chronic illness protection
- Access to indexed accounts that can help weather market ups and downs – including our new Rainbow Account

## Eclipse Protector II IUL: competitive premiums with strong cash value growth potential

### Universal Life - No-Lapse Guarantee - Lifetime

Female, 50, Preferred, Single Pay, \$1,000,000 Death Benefit  
 Solve to Guarantee the Death Benefit to Maturity

Company	Product	Premium	Cash Value Year 20	Target Premium
<b>Securian Financial</b>	<b>Eclipse Protector II IUL</b>	<b>\$179,359</b>	<b>\$273,664</b>	<b>\$9,850</b>
Symetra	Symetra UL-G 5.0	\$182,732	\$241,397	\$8,587
Penn Mutual	Guaranteed Protection UL®	\$184,585	\$63,302	\$9,850
Symetra	Symetra UL-G 5.0 w/ Return of Premium Rider	\$188,814	\$237,282	\$8,909
Pacific Life	PL Promise Guaranteed UL	\$195,006	\$146,254	\$8,000
Prudential	PruLife® Universal Protector	\$195,942	\$0	\$8,830
American General	Secure Lifetime GUL 3	\$204,459	\$102,230	\$8,167
Principal	UL Protector V <sup>SM</sup>	\$205,184	\$16,605	\$9,450
North American	Custom Guarantee (Gen 9)	\$205,481	\$205,481	\$7,800
Nationwide®	No-Lapse Guarantee UL II	\$215,333	\$0	\$9,308
Protective	Advantage Choice UL <sup>SM</sup>	\$280,560	\$298,572	\$8,380
Lincoln Financial	LifeGuarantee UL®	\$297,961	\$194,916	\$11,810
Lincoln Financial	LifeGuarantee UL® w/ Return of Premium Rider	\$303,480	\$303,480	\$12,050

This is a hypothetical example for illustrative purposes only.

### Universal Life - No-Lapse Guarantee - Lifetime

Male, 60, Standard, Ten Pay, \$1,000,000 Death Benefit  
Solve to Guarantee the Death Benefit to Maturity

Company	Product	Premium	Cash Value Year 20	Target Premium
Penn Mutual	Guaranteed Protection UL	\$39,091	\$37,291	\$23,740
<b>Securian Financial</b>	<b>Eclipse Protector II IUL</b>	<b>\$42,344</b>	<b>\$439,006</b>	<b>\$23,580</b>
Nationwide	No-Lapse Guarantee UL II	\$42,767	\$0	\$22,858
Symetra	Symetra UL-G 5.0	\$42,831	\$364,782	\$20,500
Principal	UL Protector V	\$43,604	\$24,676	\$23,730
Prudential	PruLife Universal Protector	\$43,776	\$0	\$22,410
American General	Secure Lifetime GUL 3	\$44,346	\$221,729	\$19,024
Symetra	Symetra UL-G 5.0 w/ Return of Premium Rider	\$44,358	\$443,580	\$21,269
North American	Custom Guarantee (Gen 9)	\$45,052	\$450,517	\$19,130
Pacific Life	PL Promise Guaranteed UL	\$46,533	\$348,998	\$18,460
Lincoln Financial	LifeGuarantee UL	\$55,846	\$242,318	\$23,910
Lincoln Financial	LifeGuarantee UL w/ Return of Premium Rider	\$56,981	\$400,000	\$24,390
Protective	Advantage Choice UL 12-19	\$62,272	\$533,760	\$19,390

### Universal Life - No-Lapse Guarantee - Lifetime

Male, 40, Standard, Full Pay, \$1,000,000 Death Benefit  
Solve to Guarantee the Death Benefit to Maturity

Company	Product	Premium	Cash Value Year 20	Target Premium
Pacific Life	PL Promise Guaranteed UL	\$6,866	\$102,991	\$6,830
Penn Mutual	Guaranteed Protection UL	\$7,190	\$11,730	\$9,200
North American	Custom Guarantee (Gen 9)	\$7,643	\$152,852	\$6,550
Nationwide	No-Lapse Guarantee UL II	\$7,934	\$0	\$8,727
<b>Securian Financial</b>	<b>Eclipse Protector II IUL</b>	<b>\$8,245</b>	<b>\$144,779</b>	<b>\$8,130</b>
Principal	UL Protector V	\$8,251	\$0	\$8,410
Prudential	PruLife Universal Protector	\$8,567	\$0	\$8,820
American General	Secure Lifetime GUL 3	\$9,081	\$90,810	\$7,744
Symetra	Symetra UL-G 5.0	\$9,377	\$160,806	\$10,080
Protective	Advantage Choice UL	\$9,429	\$112,760	\$8,390
Symetra	Symetra UL-G 5.0 w/ Return of Premium Rider	\$9,693	\$193,860	\$10,458
Lincoln Financial	LifeGuarantee UL	\$10,626	\$73,228	\$10,950
Lincoln Financial	LifeGuarantee UL w/ Return of Premium Rider	\$10,838	\$216,763	\$11,170

These are hypothetical examples for illustrative purposes only.

These values assume that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.



## Learn more

Find out how Eclipse Protector II can be the affordable, guaranteed protection product you and your client are looking for.

**1-877-696-6654** (Securian Financial and broker-dealer)

**1-888-413-7860, option 1** (Independent brokerage)

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Source: Securian Financial competitive research, January 2020

These comparisons do not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.

Guarantees are based on the claims paying ability of the issuing company.

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.

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 no lapse guarantee is subject to the terms and conditions contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

The no lapse guarantee value could be negative if monthly premium payments are not made on time. This may require the policy owner to pay a larger monthly premium in order to restore the no-lapse guarantee value to zero or greater. The no-lapse guarantee value has no impact on the policy's cash value and cannot be surrendered or loaned against. Policy loans could cause the no-lapse guarantee value to be less than zero, which would require the repayment of the loan or the payment of additional premiums to restore the no-lapse guarantee value to zero or greater.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

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 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

The short-term loan provision provides for interest waiver if the loan is paid in full within 90 days of the date the loan was taken. In the event you do not repay the loan in full within 90 days, interest and other policy loan provisions will apply as of the date the loan was taken. Additional restrictions may apply.

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