

Access Your Money

Access to Cash

Should you need to access cash, you may withdraw funds from your Cash Surrender Value once a year after the first policy year. When you take a withdrawal, your death benefit will be permanently reduced by the amount of the withdrawal. Withdrawals and full surrenders may be subject to surrender penalties during the first 15 policy years.

Policy Loans

Should you need to access cash, you may borrow funds from your Cash Surrender Value once a year. When you take a loan, the cash value used to calculate your cash value accumulation interest may be impacted depending on the loan type. The death benefit payable will be less any active loans plus loan interest accrued at the time of death. Loan interest is charged in arrears at a declared rate no more than 8%. Policy loan availability is limited by the cash surrender value and other factors. Policy loans can be repaid while the policy is in force.

Living Benefit Riders

If you are diagnosed with critical, chronic, or terminal illness, Living Benefit Riders may give you access to early (accelerated) payout of the policy death benefits. The best thing is, these Living Benefits are included at no additional cost. Having access to this money could make an important difference in the quality of your life and the lives of your loved ones.

Critical Illness Rider (Series 2195)

You may receive a lump-sum benefit if you are diagnosed with a qualifying critical illness such as invasive cancer, stroke, or heart attack.

Chronic Illness Rider (Series 2196)

In the event of a catastrophic health crisis where you are unable to perform two activities of daily living in a 90-day period, this rider may pay you a lump-sum benefit to help cover medical treatments and other expenses.

Terminal Illness Rider (Series 2197)

You may receive a lump-sum benefit if you are diagnosed with a qualifying terminal illness where death is expected in 12 months or less. The money can be used for any reason.

Important Note: Requested Acceleration amounts will be reduced by a flat administrative charge and also an actuarial discount, based on the insured's life expectancy at the time of the request. Calculated benefits may result in no payment to the Owner.

How does it work?

A 40-year-old healthy male purchases an IUL policy. At age 43 he is diagnosed with cancer. He has to take time off work for treatment. Expenses and medical bills begin to accumulate. After completing treatment, his medical bills total over \$75,000.

The IUL policy he purchased included the Living Benefit Riders at no additional cost. He requested in writing the Accelerated Benefit for the full \$100,000 face amount. His conditions qualified him for the Critical Illness Accelerated Death Benefit Rider and he received

\$79,206

and can use this lump-sum benefit however he chooses.