

GAIN Product of the Week of 10/22/09

Sample Quotes:

<p>Male 35 PNTU, DB - \$500,000 Target Premium (Annual) – \$3,038 Commission - \$2,734 Current CSV at Age 60 - \$96,766 Current CSV at Age 90 - \$580,400 Guaranteed Premium to age 100 - \$2,670</p>	<p>Male 55 SNTU, DB - \$500,000 Target Premium (Annual) – \$8,545 Commission - \$7,690 Current CSV at Age 70- \$71,717 Current CSV at Age 90 - \$149,947 Guaranteed Premium to age 100 - \$7,843</p>
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Guarantee Builder IUL

Guarantee Builder IUL is an Indexed universal life product that offers the guarantees & flexibility of universal life insurance combined with the cash value accumulation. Guarantee Builder IULSM contains an annual reset design. With this design, each year's credited interest rate is locked in on the Index Crediting Date and new starting point is determined, which is called the "annual reset".

Clients looking to:

- Retirement Supplement
- Build college funding
- Annuity Maximization
- Legacy Building
- Estate Maximization
- 1035 Exchange
- Buy-Sell Agreements

Benefits:

- Issue Ages - 15 days to 80 years (age nearest)
- No Lapse Guarantee Rider
- Access to cash values through partial surrenders, standard loans and variable loans
- Coverage guarantees up to age 120
- Daily allocation to Index Selection on trading day upon receipt
- Fixed Account with a guaranteed interest rate of 2.5%
- Four index options and three Index Crediting Methods.
- Guarantee Builder IUL is available for conversion
- Minimum Face Amount \$50,000
- Death Benefit Options: Level /Increasing
- Two year rolling target

Riders

- Accelerated Benefit Endorsement
- Accidental Death Benefit Rider
- Children's Term Rider
- Chronic Illness Accelerated Benefit Rider
- No Lapse Guarantee Rider
- Paid up Protection Rider
- Protected Pour-in Rider
- Waiver of Monthly Deductions Rider
- Waiver of Surrender Charge Endorsement

For product details and quotes, please call 800-847-6426