



IUL Protect Indexed Universal Life Insurance

A true IUL, with no surprises

These days, carriers have made changes to the underlying designs of IULs, taking two different approaches:

- True IULs, protection- and accumulation-focused, that are designed to meet the fundamental client need of long-term security and stability, with cost-effective, stable premiums; and
- High-exposure IULs, that may have surprises, such as hidden costs. These IULs are designed for clients who want lower premiums today, with more long-term risk.

IUL Protect is a true IUL with no surprises. It offers protection for today and tomorrow, and focuses on those who want long-term stability and policy protection above all else, regardless of market conditions. IUL Protect provides clarity with simple, guaranteed protection and straightforward performance for your clients and their family.



Simple, guaranteed protection

Our **simple “no-math,” no-lapse guarantee to age 90**, or for 40 years if the policy is purchased before age 50, means no guesswork or calculations; just a simple number your clients can rely on.¹

Our **Long-Term Care ServicesSM Rider** offers guaranteed protection, plus flexibility, for your clients and their families, as long as they pay the required guarantee premiums.^{1,2}

Stress-tested to provide lifetime value and protection if the market underperforms.



Straightforward performance

Our **Extra Interest Credit** delivers direct cash value to your clients, on top of their index return, which is designed to increase as interest rates rise.

- When the Guaranteed Interest Account is greater than 3.5%, your clients get credited the difference on top of their index return.
- Even in a market with **no index-based growth**, the Extra Interest Credit still offers opportunity for **interest-based growth**.

Simple, reliable caps are designed for long-term stability, with less likelihood of a decrease in caps in a low interest rate environment.

- We believe in clarity in how caps are set and maintained. When interest rates fall, providers tend to reduce caps to reflect their lower rates of return.
- But for more stable caps, we fund our caps with a consistent 3.5% from the Guaranteed Interest Account, so you and your clients better know what to expect.

**Our Extra
Interest
Credit is
currently
at .50%!**

¹ Coverage is guaranteed to age 90 of the insured, or for 40 years if the policy is purchased when the insured is under age 50, as long as certain premium payments are maintained. Note: the policy may lapse due to an excessive loan balance. Refer to the policy and all riders for full details.

² The Long-Term Care ServicesSM Rider has an additional cost, and is subject to restrictions and limitations. A client may qualify for life insurance, but not for the Long-Term Care ServicesSM Rider. The rider is paid as an acceleration of the death benefit.

Ready to learn more?
Contact our Sales Desk or visit
www.axaforlife.com/protect today.

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