

VIRTUS PROTECTION IUL

Protection for the long haul

Expenses matter, particularly for those clients who are focused on protection. But so do guarantees. Clients need to know that the protection solutions they put in place will be there when they need them.

That's why Virtus Protection IUL policies are built to offer clients guaranteed death benefit for a low premium amount and an Extended No Lapse Guarantee rider that lasts until the earlier of 55 years or age 90. That helps ensure their policy will provide benefits for years to come, even if their cash surrender value is reduced to \$0.

On top of that, its index-based growth potential can help accumulate assets for future needs and help to ensure protection stays in place even after the extended no lapse period ends. And a full suite of optional riders is available, letting each client customize their policy to meet their unique financial needs.

Best class*

Carrier / Product	Male			Female		
	Age 35	Age 45	Age 55	Age 35	Age 45	Age 55
AuguStar SM Life: Virtus Protection IUL	\$2,199	\$3,249	\$4,999	\$1,799	\$2,869	\$4,399
John Hancock: Protection IUL 24	\$1,980	\$3,173	\$5,375	\$1,679	\$2,745	\$4,844
Lincoln: WealthPreserve 2 IUL 2023	\$2,079	\$3,390	\$5,722	\$1,813	\$3,038	\$5,123
Mutual of Omaha: Life Protection Advantage IUL	\$2,198	\$3,288	\$5,538	\$1,918	\$2,885	\$4,794
Nationwide: IUL Protector II	\$1,935	\$3,156	\$5,468	\$1,702	\$2,787	\$4,773
Symetra: Protector IUL 5.0	\$2,059	\$3,393	\$5,792	\$1,801	\$2,928	\$5,036

Standard class*

Carrier / Product	Male			Female		
	Age 35	Age 45	Age 55	Age 35	Age 45	Age 55
AuguStar SM Life: Virtus Protection IUL	\$2,999	\$4,479	\$7,229	\$2,299	\$3,669	\$5,889
John Hancock: Protection IUL 24	\$2,456	\$4,230	\$7,433	\$2,124	\$3,613	\$6,342
Lincoln: WealthPreserve 2 IUL 2023	\$2,591	\$4,266	\$7,318	\$2,280	\$3,780	\$6,302
Mutual of Omaha: Life Protection Advantage IUL	\$2,529	\$4,153	\$7,177	\$2,202	\$3,647	\$6,169
Nationwide: IUL Protector II	\$2,479	\$4,059	\$7,161	\$2,083	\$3,381	\$5,874
Symetra: Protector IUL 5.0	\$2,642	\$4,373	\$7,507	\$2,253	\$3,711	\$6,334

*Annual premium, \$500,000 face amount. Values shown assume a solve to the earlier of age 90 or the product's maximum lifetime guarantee. Values derived from individual insurance company illustrations and believed to be current as of Jun. 14, 2024.

A universe of possibilitiesSM

Indexed universal life insurance is issued by AuguStarSM Life Assurance Corporation. Product, product features and rider availability vary by state. Guarantees are based on the claims-paying ability of the issuer. Issuer not licensed to conduct business in NY.

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