



INDEXED WHOLE LIFE INSURANCE

Pay Less. **Get More.**

Insurance companies that sell whole life offer durations ranging from 10 years to age 100, and many points in between.

This might lead you to believe that a traditional “pay to 65” participating policy could be superior than our 20 Pay indexed whole life (IWL) policy for a 35 year old. After all, the client will be able to pay 30 years of premiums, which would probably increase cash values and death benefits even more than if they owned a 20 pay policy.

If that’s what you believe, then we’ve got something for you.



This is the strength of AuguStar Life's indexed whole life policy.

With only 20 premium payments, the illustration below projects significantly higher income in retirement, and develops much higher cash value internal rate of return (IRR) than other whole life policies. Your client pays \$250,000 less and gets much more.

And if you're concerned about the difference in initial death benefit, then use \$411 of the \$25,000 premium for an \$800,000 20 Plus term policy, which will even out the death benefit without making a dent in the income difference.

Company	Product	Initial Face Amount	Cash Surrender Value (AGE 65)	Cash Value IRR (AGE 65)	Death Benefit (AGE 65)	Income ¹ (AGES 66-90)	Cash value IRR (AGE 90)
AuguStar SM Life	20 Pay IWL	\$796,160	\$1,620,826	5.65%	\$2,370,620	\$124,968	6.11%
Guardian	Paid Up at 65	\$1,340,161	\$1,413,742	3.82%	\$2,383,388	\$82,945	4.01%
MassMutual	WL v65	\$1,319,408	\$1,459,439	4.00%	\$2,490,213	\$91,525	4.37%
New York Life	Custom Whole Life	\$1,275,615	\$1,416,966	3.84%	\$2,352,364	\$85,676	4.08%
Penn Mutual	Guaranteed Whole Life II	\$1,529,988	\$1,556,775	4.37%	\$2,625,378	\$97,495	4.42%

Male 35, Best Class, \$25,000 annual premium, maximum income ages 65-89 (or years 31-55), solve to carry to maturity. Competitors at current dividend scale and AuguStar Life at maximum illustrated rate.

It's time to start selling IWL, the next stage in whole life product design



Find out how your clients can pay less
and get more with Prestige 20 Pay

**Contact our Sales Support Team at
877.665.2468 (option 1) to learn more.**

A universe of possibilitiesSM

¹Maximum loans ages 66-90, carry to age 100 for IWL, withdraw to basis then loans for competitor policies.

Data derived from company software and deemed to be current as of 4/30/24. Not all competitors or policies were included. Cash surrender values, cash flow amounts and death benefit amounts are projected.

If tax-free loans are taken and the policy lapses a taxable event will occur. Loans and withdrawals (partial surrenders) from life insurance policies classified as modified endowment contracts may be subject to tax at the time the loan or withdrawal is taken and if taken prior to age 59½, a 10% federal tax penalty may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

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

AuguStarSM Life Assurance Corporation

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