

VIRTUS IUL III (INDEXED UNIVERSAL LIFE INSURANCE)

IUL built for rain or shine

Comparing indexed universal life (IUL) policies can be tricky, especially when some companies' illustrations forecast nothing but sunny days ahead. Of course, clouds can move in unexpectedly in the form of market volatility and economic downturns. So instead of designing a product that looks good on paper, we built one that accounts for both the highs and the lows. Our Virtus IUL III also comes with relatively low expenses, avoiding the sort of higher fees that can undercut accumulation and increase risk to the client.

This is evident when you see how Virtus IUL III's income potential stacks up against the competition illustrated at a 5% return versus every policy's maximum return. Putting each product through a stress-test using a 5% illustrated rate may be more reflective of the real-world volatility of indexed-linked interest options.¹

Many products illustrate well at max rate, but how do they perform in less optimal conditions? Virtus IUL III is the only product in this list that competes well in both scenarios.

1-Year S&P 500® Index Account (maximum illustrated return rate)¹

Rank	Company	Product	Maximum Distribution	Illustrated Rate	Cash Surrender Value (10 years)	Cash Surrender Value (Age 65)	Death Benefit (Initial)	Death Benefit (Age 65)
1	AuguStar Life	Virtus IUL III	\$95,173	7.00%	\$304,833	\$952,232	\$417,000	\$1,369,232
2	North American	Builder Plus IUL 4	\$96,893	6.63%	\$304,071	\$908,025	\$361,939	\$1,269,964
3	Corebridge	Max Accumulator + III	\$91,845	7.02%	\$296,106	\$937,733	\$399,418	\$1,337,131
4	Allianz	LifePro + Advantage	\$85,179	7.34%	\$309,205	\$966,610	\$357,459	\$1,324,069
5	Fidelity and Guarantee Life	FG Pathsetter	\$83,744	7.05%	\$284,981	\$894,412	\$415,625	\$1,310,037
6	Symetra	Symetra Accumulator Ascent 2.0	\$84,724	7.03%	\$318,276	\$975,115	\$380,854	\$1,355,969
7	Mutual of Omaha	Income Advantge IUL	\$82,601	6.33%	\$323,028	\$931,246	\$439,979	\$1,371,225
8	Nationwide	Indexed UL Accumulator 2020	\$77,638	6.45%	\$307,386	\$907,473	\$405,422	\$1,312,895
9	National Life	Flex Life	\$77,617	6.00%	\$293,670	\$840,277	\$430,551	\$1,270,828

1-Year S&P 500® Index Account (5% return rate)¹

Rank	Company	Product	Maximum Distribution	Cash Surrender Value (10 years)	Cash Surrender Value (Age 65)	Death Benefit (Initial)	Death Benefit (Age 65)
1	AuguStar Life	Virtus IUL III	\$57,802	\$271,248	\$755,230	\$417,000	\$1,172,230
2	Mutual of Omaha	Income Advantge IUL	\$58,031	\$299,477	\$797,650	\$439,979	\$1,237,629
3	Nationwide	Indexed UL Accumulator 2020	\$57,713	\$283,210	\$767,520	\$405,422	\$1,172,942
4	National Life	Flex Life	\$55,554	\$277,419	\$748,985	\$430,551	\$1,179,536
5	North American	Builder Plus IUL 4	\$54,410	\$276,729	\$750,386	\$361,939	\$1,112,325
6	Corebridge	Max Accumulator + III	\$54,364	\$262,816	\$741,564	\$399,418	\$1,140,983
7	Symetra	Symetra Accumulator Ascent 2.0	\$54,085	\$284,390	\$722,600	\$380,854	\$1,153,454
8	Allianz	LifePro + Advantage	\$53,851	\$269,965	\$735,791	\$357,459	\$1,093,250
9	Fidelity and Guarantee Life	FG Pathsetter	\$52,246	\$258,240	\$717,599	\$415,625	\$1,133,224

See for yourself how we stand out from the competition by stress-testing other IUL products alongside Virtus IUL III.

¹ Examples assume a 45-year-old male, preferred best rate class, \$25,000 annual premium to Age 65, minimum non-MEC death benefit (increasing death benefit switching to level in year 21), annual participating loans taken in years 21-40, and \$1 cash value target at maturity. Assumes all money is invested in the S&P 500® index account annual point to point run at maximum rate. Results depicted are based upon current, non-guaranteed rates. Non-guaranteed results may be more or less favorable than those shown. Competitor data derived from company software deemed to be current as of 2/28/25.

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 59 1/2, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

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