



A universe of possibilities®

INDEXED UNIVERSAL LIFE

Looking for income? Look no further.

Our Virtus IUL III product is designed to offer strong accumulation potential, and then turn the policy's accumulated cash value into usable income. That's on top of a strong death benefit and optional riders that give clients substantial flexibility.

Offer your clients an industry-leading solution, only from AuguStar®.



Annual income at maximum illustrated rate

1-Year S&P 500® Index Account

AuguStar Life Virtus IUL III (7.00%)	\$97,404
Corebridge Max Accumulator + III (7.02%)	\$94,066
Lincoln WealthBuilder IUL (7.04%)	\$91,592
Fidelity and Guarantee Life FG Pathsetter (7.05%)	\$89,052
Allianz LifePro + Advantage (7.34%)	\$87,768
Symetra Accumulator Ascent 2.0 (7.03%)	\$86,076
Mutual of Omaha Income Advantage IUL (6.33%)	\$82,441
Nationwide Indexed UL Accumulator 2020 (6.45%)	\$79,728
National Life Flex Life (6.00%)	\$79,616

Annual income: Maximum illustrated rate reduced by 1%

1-Year S&P 500® Index Account

AuguStar Life Virtus IUL III	\$80,040
Corebridge Max Accumulator + III	\$78,077
Lincoln WealthBuilder IUL	\$75,674
Fidelity and Guarantee Life FG Pathsetter	\$73,833
Allianz LifePro + Advantage	\$72,504
Symetra Accumulator Ascent 2.0	\$71,556
Mutual of Omaha Income Advantage IUL	\$66,406
Nationwide Indexed UL Accumulator 2020	\$65,220
National Life Flex Life	\$58,029

1st
2nd
3rd
4th
5th
6th
7th
8th
9th

See for yourself how we stand out from the competition.

Contact the Sales Support Team at 877.665.2468 (option 1) for a customized illustration today.

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), participating loans taken in years 21-40, and \$1 cash value target at maturity. 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 07/10/2025.

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

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