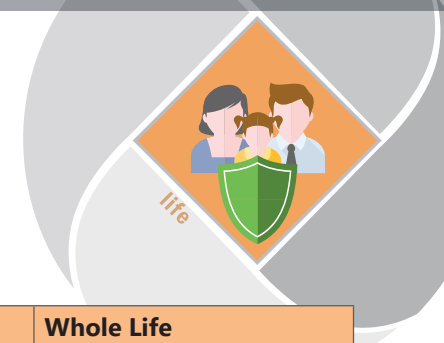


Life Insurance

Policy Comparison Chart



	Term	Universal Life	Indexed Universal Life	Variable Universal Life	Whole Life
Premiums	Guaranteed level for specified term, then increasing	Flexible or guaranteed level	Flexible or guaranteed level	Flexible or guaranteed level	Guaranteed level
Premium Allocation	General Account	General Account	General Account	Separate Account	General Account
Index / Investment Options	N/A	N/A	One or more indexed interest crediting methodologies	Multiple variable investment sub-accounts; may include one or more indexed interest crediting methodologies	N/A
Cash Value	None	Yes, guaranteed and current cash value dependent on interest rates and policy charges	Yes, guaranteed and current cash value dependent on indexed interest and policy charges	Yes, guaranteed and current cash value dependent on investment returns and policy charges	Yes, guaranteed cash value. Current cash value dependent on dividends
Access to Cash Value	N/A	Yes, through withdrawals and policy loans	Yes, through withdrawals and policy loans	Yes, through withdrawals and policy loans	Yes, through surrenders and policy loans
Death Benefit	Typically guaranteed to age 95	Lifetime guarantee subject to certain conditions	Lifetime guarantee subject to certain conditions	Lifetime guarantee subject to certain conditions	Lifetime guarantee. Current death benefit dependent on dividends
Death Benefit Options	Level or Return of Premium	Level, Increasing, or Return of Premium	Level, Increasing, or Return of Premium	Level, Increasing, or Return of Premium	Level, may increase dependent on dividends
Advantages	Lowest cost for temporary needs	Flexible premium payment options may result in lower overall cost	Flexible premium payment options may result in lower overall cost	Flexible premium payment options may result in lower overall cost	Guaranteed premium, cash value, and death benefit
Disadvantages	Ultimate premiums may be cost prohibitive	Insurance company determines non-guaranteed charges and interest crediting rates	Insurance company determines non-guaranteed charges and available indexed interest crediting methodologies	Insurance company determines non-guaranteed charges and available variable investment sub-accounts	Higher initial premiums; insurance company determines non-guaranteed dividends
Other Considerations	May be convertible to permanent insurance without evidence of insurability	Cash values may be used to reduce premiums, increase death benefit, or provide cash flow options	Cash values may be used to reduce premiums, increase death benefit, or provide cash flow options	Cash values may be used to reduce premiums, increase death benefit, or provide cash flow options	Cash values may be used to reduce premiums, increase death benefit, or provide cash flow options

This chart is a summary only and is not intended to be a comprehensive description of each carrier's requirements. Carrier programs and options are subject to contract terms at time of sale. This information is subject to change without notice. Tellus does not warrant or represent the validity/completeness of this information at all times. Always check your approved product and carrier listing or contact your Tellus Account Manager for the most current information.

All guarantees are subject to the claims paying ability of the issuing carrier.

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