Eclipse Accumulator II
Indexed Universal Life (IUL)
Individual Life Insurance

Insurance products issued by:
Minnesota Life Insurance Company

CASE STUDY

Show clients how they could leverage premiums to retire a millionaire

Use Eclipse Accumulator II Indexed Universal Life (IUL) for supplemental retirement income

Life insurance can have many uses. In addition to a death benefit, it can play a key role in providing supplemental retirement income for your clients. Over time, the premiums paid can grow tax deferred and make a big difference in income down the road.

Let's take a look at an example of how this works.

Eclipse Accumulator II IUL

Example

Meet Steve

Steve is 45 years old and in good health.

- He's looking to supplement his retirement income
- He's interested in the life insurance benefit
- He can currently put $18,000 ($1,500 a month) towards a life insurance policy

His financial professional suggests our Eclipse Accumulator II IUL product due to the flexibility and the options it provides.

Let’s take a look at how his policy can grow.

							Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using illustrated crediting rates and current charges†		
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	45	$18,000	$0	$0	$0	$18,000	$15,315	$6,901	$286,700	$15,343	$6,901	$286,700
2	46	$18,000	$0	$0	$0	$18,000	$31,477	$23,098	$302,739	$31,924	$23,545	$303,186
3	47	$18,000	$0	$0	$0	$18,000	$48,253	$40,033	$319,515	$49,564	$41,345	$320,826
4	48	$18,000	$0	$0	$0	$18,000	$65,663	$57,607	$336,925	$68,329	$60,273	$339,591
5	49	$18,000	$0	$0	$0	$18,000	$83,730	$75,841	$354,992	$88,290	$80,401	$359,552
		$90,000	**$0**	**$0**	**$0**	**$90,000**						

							Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using illustrated crediting rates and current charges†		
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	65	$18,000	$0	$0	$0	$18,000	$525,382	$525,382	$796,644	$704,593	$704,593	$975,855
22	66	$18,000	$0	$0	$0	$18,000	$564,912	$564,912	$836,174 #	$770,723	$770,723	$1,041,985 #
23	67	$0	($67,329)	$0	$0	($67,329)	$520,896	$520,896	$614,657	$755,002	$755,002	$890,902
24	68	$0	($67,329)	$0	$0	($67,329)	$474,905	$474,905	$555,639	$738,142	$738,142	$863,626
25	69	$0	($67,329)	$0	$0	($67,329)	$426,817	$426,817	$495,107	$720,024	$720,024	$835,228
		$396,000	**($201,987)**	**$0**	**$0**	**$194,013**						

							Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using illustrated crediting rates and current charges†		
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	85	$0	$0	($67,329)	($74,305)	($67,329)	$0	$0	$0	$1,607,528	$269,732	$350,109
42	86	$0	$0	($67,329)	($82,931)	($67,329)	$0	$0	$0	$1,717,493	$228,696	$314,571
43	87	$0	$0	($67,329)	($92,081)	($67,329)	$0	$0	$0	$1,834,232	$185,238	$276,949
44	88	$0	$0	($67,329)	($101,790)	($67,329)	$0	$0	$0	$1,958,013	$139,065	$236,966
45	89	$0	$0	($67,329)	($112,089)	($67,329)	$0	$0	$0	$2,089,087	$89,834	$194,289
		$396,000	**($396,000)**	**($1,152,567)**	**($836,860)**	**($1,152,567)**						
46	90	$0	$0	($67,329)	($123,015)	($67,329)	$0	$0	$0	$2,227,681	$37,144	$148,528
47	91	$0	$0	$0	($132,748)	$0	$0	$0	$0	$2,375,083	$51,142	$146,146

This is a hypothetical example for illustrative purposes only.

Steve puts in $18,000 a year into this policy through age 66, for a total of $396,000. At age 67 and based on current rates, he can start withdrawing $67,329 annually to age 90 through partial surrenders and policy loans. **That’s a total of over $1.6 million in distributions from the policy — over four times the amount he put into the policy.**

For full illustration see case ID: 26400477

Build wealth with life insurance

For those who are looking for accumulation, but also want to be prepared for the ifs in life, Eclipse Accumulator II IUL could be an ideal solution.

Have clients who fit this profile?

Eclipse Accumulator II IUL can help provide a death benefit and source of supplemental income to meet your clients' needs while increasing your sales.

Learn more

Contact Securian Financial's Life Sales Support Team today:

1-888-413-7860, option 1 (Independent brokerage)

1-877-696-6654 (Broker-dealer)

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain charges, such as Cost of Insurance Charge, Cash Extra Charge, and Additional Agreements Charge (which we refer to as mortality charges), and Premium Charge, Monthly Policy Charge, Policy Issue Charge, Transaction Charge, Index Segment Charge, and Surrender Charge (which we refer to as expense charges). These charges may increase over time, and this policy may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first fifteen years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

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