

COMPETITIVE FOCUS

Using a HYBRID Guaranteed IUL

Flexibility is a very important component to the planning process with your clients. We have a simple approach to utilizing newer Hybrid Guarantee IUL products to balance guarantees, cash value potential, and premium timing flexibility.

AN IUL THAT CAN COMPETE

	Interest Rate	CV at Yr 20	CV at Yr 40	Lasts to Age
Hybrid IUL with Guarantees	Guaranteed	\$0.00	\$0.00	90
	3.45%	\$48,962	\$13,946	121
	6.17%	\$67,307	\$204,294	121

Assumes Male, Age 50, \$500,000 Death Benefit, Preferred Non-Tobacco, Colorado, Using \$5,062 annual premium from the GUL solves to age 121. Rates were verified in September 2020 and are subject to change.

HOW SOME GULs STACK UP

	Premium	CV at Yr 20	CV at Yr 40	Lasts to Age
COMPANY A	\$5,062	\$101,242*	\$0.00*	121
COMPANY B	\$5,202	\$0.00	\$0.00	121
COMPANY C	\$5,394	\$0.00	\$0.00	121
COMPANY D	\$5,462	\$0.00	\$0.00	121

Assumes Male, Age 50, \$500,000 Death Benefit, Preferred Non-Tobacco, Colorado. Rates were verified in September 2020 and are subject to change.

*Company has Return of Premium, 50% in Yr 15, 100% in Yr 20, 100% in Yr 25. Past Year 25 no value available

Hybrid Guaranteed IULs can provide similar guarantees as a GUL, but stronger cash value and more flexibility in premium payment. Give us a call or send us an email to discuss the Company that can compete in this model.

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