



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

Insurance products issued by:
Minnesota Life Insurance Company



ECLIPSE ACCUMULATOR II IUL

A top choice for accumulation IUL

Eclipse Accumulator II IUL's low charges and competitive illustrated rate make for a great option for your client's accumulation-focused life insurance needs. It offers upside potential with downside protection with five indexed account options, all with a 0 percent floor. It remains resilient during market volatility due to its low charge structure and can help weather zero crediting years so your clients' retirement income is there when they need it.

See how Eclipse Accumulator II IUL stacks up with max distributions, cash surrender value (CSV) and charges at various ages and underwriting classes compared to its main competitors.

Max Distribution Fixed Loans (after basis)-5% illustrated rate (IR)

Male, 45, Preferred Best, Pay to Retirement, Min Non-Modified Endowment Contract (MEC) Death Benefit

Increasing Death Benefit (DB) switching to level when premiums end; Fixed Annual Premium of \$25,000 to age 65; 20 year distributions starting at age 66; Fixed loans (after basis) targeting \$10,000 Cash Surrender Value (CSV) at age 100; S&P 500® Annual point to point; Monthly distributions (where available).

Company	Product	Current IR	Max. distributions	Sum of charges year 20	CSV age 65	Initial DB	Target
Securian Financial	Eclipse Accumulator II IUL	S&P 500 - 6.59%	\$63,209	\$61,037	\$796,439	\$377,354	\$8,230
Prudential	Momentum IUL SM	1 yr. S&P 500 Capped Indexed Account: 6.57%	\$61,728	\$71,142	\$780,649	\$373,810	\$8,699
Pacific Life	Pacific Horizon IUL 2 - Long-Term Performance	1 Year Indexed Account: 6.33%	\$61,632	\$67,592	\$748,154	\$374,537	\$9,797
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.45%	\$60,936	\$68,237	\$781,066	\$404,186	\$8,988
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%	\$59,364	\$73,350	\$761,217	\$390,000	\$8,323
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.82%	\$59,346	\$66,349	\$765,837	\$368,959	\$7,708
Nationwide®	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.47%	\$58,968	\$60,524	\$767,520	\$405,422	\$9,175
Mutual of Omaha	Income Advantage SM IUL	S&P 500 One-Year 100% Participation: 6.33%	\$58,488	\$41,581	\$796,463	\$439,324	\$7,359
AuguStar Life	Virtus IUL III	1-Year S&P 500 Index Account: 7.00%	\$55,768	\$64,139	\$755,230	\$417,000	\$7,576
Lincoln Financial	WealthBuilder SM IUL	S&P 500 Traditional: 7.04%	\$55,761	\$73,368	\$737,607	\$373,481	\$8,788
Corebridge Financial	Max Accumulator+ III IUL	High Cap Rate Account - S&P 500: 7.02%	\$55,467	\$75,287	\$741,564	\$399,418	\$8,747
North American	Builder Plus IUL® 4	S&P 500 Annual PTP: 6.63%	\$54,303	\$91,109	\$750,386	\$361,939	\$8,556
John Hancock	Accumulation IUL 26	Base Capped Rate: 7.12%	\$54,244	\$84,682	\$725,703	\$387,040	\$8,574
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.81%	\$54,101	\$102,882	\$732,973	\$395,564	\$7,979
Allianz	Life Accumulator® IUL	S&P 500 Index Annual PTP (Standard): 7.38%	\$53,849	\$74,581	\$735,791	\$357,459	\$9,324
North American	Smart Builder IUL 3	S&P 500 Annual PTP: 5.61%	\$53,222	\$67,388	\$765,019	\$419,187	\$4,745

Female, 45, Preferred Best, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$25,000 to age 65; 20 year distributions starting at age 66; Fixed loans (after basis) targeting \$10,000 CSV at age 100; S&P 500® Annual point to point; Monthly distributions (where available).

Company	Product	Current IR	Max. distributions	Sum of charges year 20	CSV age 65	Initial DB	Target
Securian Financial	Eclipse Accumulator II IUL	S&P 500 - 6.59%	\$63,520	\$59,590	\$798,107	\$444,887	\$7,906
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.57%	\$62,856	\$69,110	\$784,178	\$442,129	\$8,277
Pacific Life	Pacific Horizon IUL 2 - Long-Term Performance	1 Year Indexed Account: 6.33%	\$62,571	\$67,340	\$750,249	\$443,167	\$9,194
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.45%	\$61,728	\$64,778	\$787,089	\$472,683	\$8,653
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%	\$59,604	\$72,134	\$762,890	\$454,000	\$7,586
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.82%	\$59,236	\$67,833	\$763,073	\$436,049	\$7,605
Mutual of Omaha	Income Advantage IUL	S&P 500 One-Year 100% Participation: 6.33%	\$58,934	\$38,198	\$801,976	\$533,555	\$7,721
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.47%	\$58,632	\$62,807	\$761,933	\$471,689	\$8,912
Lincoln Financial	WealthBuilder IUL	S&P 500 Traditional: 7.04%	\$56,287	\$71,191	\$741,942	\$441,960	\$8,459
AuguStar Life	Virtus IUL III	1-Year S&P 500 Index Account: 7.00%	\$56,107	\$63,333	\$755,854	\$487,000	\$7,542
Corebridge Financial	Max Accumulator+ III IUL	High Cap Rate Account - S&P 500: 7.02%	\$56,102	\$71,981	\$746,488	\$466,468	\$8,482
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.81%	\$55,182	\$98,447	\$739,589	\$461,736	\$7,912
North American	Builder Plus IUL 4	S&P 500 Annual PTP: 6.63%	\$54,385	\$90,887	\$750,310	\$420,052	\$8,288
John Hancock	Accumulation IUL 26	Base Capped Rate: 7.12%	\$54,015	\$86,427	\$721,877	\$455,960	\$7,939
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.38%	\$53,915	\$73,180	\$738,362	\$421,414	\$9,404
North American	Smart Builder IUL 3	S&P 500 Annual PTP: 5.61%	\$52,096	\$69,244	\$761,599	\$487,411	\$4,689

Male, 45, Standard, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$25,000 to age 65; 20 year distributions starting at age 66; Fixed loans (after basis) targeting \$10,000 CSV at age 100; S&P 500® Annual point to point; Monthly distributions (where available).

Company	Product	Current IR	Max. distributions	Sum of charges year 20	CSV age 65	Initial DB	Target
Securian Financial	Eclipse Accumulator II IUL	S&P 500 - 6.59%	\$61,684	\$68,032	\$785,008	\$377,252	\$8,541
Pacific Life	Pacific Horizon IUL 2 - Long-Term Performance	1 Year Indexed Account: 6.33%	\$59,949	\$75,018	\$736,657	\$374,478	\$9,796
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.45%	\$59,784	\$73,636	\$772,628	\$404,186	\$8,988
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.57%	\$58,824	\$86,246	\$755,163	\$372,654	\$9,108
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%	\$58,032	\$79,477	\$752,213	\$390,000	\$8,323
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.82%	\$57,575	\$75,803	\$747,089	\$366,379	\$7,811
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.47%	\$56,520	\$73,533	\$747,693	\$404,757	\$9,160
Mutual of Omaha	Income Advantage IUL	S&P 500 One-Year 100% Participation: 6.33%	\$54,792	\$55,545	\$774,297	\$438,925	\$7,694
Lincoln Financial	WealthBuilder IUL	S&P 500 Traditional: 7.04%	\$53,755	\$84,085	\$720,981	\$372,669	\$9,000
Corebridge Financial	Max Accumulator+ III IUL	High Cap Rate Account - S&P 500: 7.02%	\$53,568	\$85,821	\$724,560	\$398,848	\$8,735
AuguStar Life	Virtus IUL III	1-Year S&P 500 Index Account: 7.00%	\$53,280	\$72,666	\$743,246	\$417,000	\$7,626
North American	Builder Plus IUL 4	S&P 500 Annual PTP: 6.63%	\$52,469	\$102,392	\$733,516	\$360,838	\$8,909
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.81%	\$52,366	\$108,058	\$724,659	\$395,439	\$7,977
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.38%	\$51,594	\$86,395	\$719,246	\$356,811	\$9,429
John Hancock	Accumulation IUL 26	Base Capped Rate: 7.12%	\$50,892	\$97,022	\$707,682	\$386,276	\$8,867
North American	Smart Builder IUL 3	S&P 500 Annual PTP: 5.61%	\$49,522	\$77,725	\$750,796	\$419,187	\$5,219

Female, 45, Standard, Pay to Retirement, Min Non-MEC Death Benefit

Increasing DB switching to level when premiums end; Fixed Annual Premium of \$30,000 to age 65; 20 year distributions starting at age 66; Fixed loans (after basis) targeting \$10,000 CSV at age 100; S&P 500® Annual point to point; Monthly distributions (where available).

Company	Product	Current IR	Max. distributions	Sum of charges year 20	CSV age 65	Initial DB	Target
Securian Financial	Eclipse Accumulator II IUL	S&P 500 - 6.59%	\$62,417	\$64,269	\$791,043	\$444,644	\$8,141
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.45%	\$60,828	\$68,859	\$780,745	\$472,683	\$8,653
Pacific Life	Pacific Horizon IUL 2 - Long-Term Performance	1 Year Indexed Account: 6.33%	\$60,204	\$75,670	\$737,722	\$443,081	\$9,195
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.57%	\$60,036	\$80,116	\$766,530	\$441,858	\$8,687
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%	\$58,284	\$77,474	\$755,054	\$454,000	\$7,586
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.82%	\$57,701	\$76,241	\$746,359	\$432,748	\$7,941
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.47%	\$57,036	\$70,807	\$750,275	\$471,686	\$8,912
Mutual of Omaha	Income Advantage IUL	S&P 500 One-Year 100% Participation: 6.33%	\$55,255	\$49,468	\$784,267	\$532,966	\$7,909
Corebridge Financial	Max Accumulator+ III IUL	High Cap Rate Account: S&P 500 - 7.02%	\$54,479	\$80,817	\$731,975	\$465,573	\$8,619
Lincoln Financial	WealthBuilder IUL	S&P 500 Traditional: 7.04%	\$54,275	\$82,092	\$724,724	\$440,608	\$8,632
AuguStar Life	Virtus IUL III	1-Year S&P 500 Index Account: 7.00%	\$53,527	\$72,072	\$743,545	\$487,000	\$7,600
North American	Builder Plus IUL 4	S&P 500 Annual PTP: 6.63%	\$53,136	\$97,933	\$740,730	\$419,474	\$8,658
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.81%	\$52,990	\$105,618	\$729,098	\$461,736	\$7,912
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.38%	\$51,537	\$82,210	\$725,342	\$420,472	\$9,489
John Hancock	Accumulation IUL 26	Base Capped Rate: 7.12%	\$50,993	\$96,113	\$707,599	\$455,159	\$8,182
North American	Smart Builder IUL 3	S&P 500 Annual PTP: 5.61%	\$48,994	\$74,900	\$754,558	\$487,257	\$5,009



Learn more

Call your Life Sales Support Team to learn how Eclipse Accumulator II IUL can help your clients protect and fund their future:

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

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

All illustration and benchmarking data provided by Competitor Illustration Software, March 2026.

These comparisons do not take all material factors into account and must not be used with the public. These factors include but are not limited to: indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective policy guide.

Guarantees are based on the claims paying ability of the issuing company.

The Indexed Universal Life Series is designed first and foremost to provide life insurance protection. While the interest crediting options are attractive for cash accumulation, the product should always be promoted to first meet the death benefit needs of families and businesses with cash accumulation as a secondary benefit. One cannot invest in an index.

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 15 years of the contract. Clients should consult their tax advisor when considering taking a policy loan or withdrawal.

The Policy Design chosen may impact the tax status of the policy. If too much premium is paid, the policy could become a modified endowment contract (MEC). Distributions from a MEC may be taxable and if the taxpayer is under the age of 59 ½ may also be subject to an additional 10% penalty tax.

A fixed interest rate loan will begin a 12-month lockout period during which no transfers from the fixed account to an indexed and/or balanced indexed accounts will apply. Not applicable to Securian Life Insurance Company indexed products in the State of New York.

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