



Eclipse Accumulator II IUL: a top choice for accumulation IUL

Eclipse Accumulator II IUL is a single-life accumulation focused indexed universal life policy built with transparency in mind. 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 in max distribution and loan scenarios when compared to its main competitors.

Maximum Distribution Amounts, Maximum Distribution Participating Loans – Max Illustrated Rate Percentage

Minimum non-Modified Endowment Contract (MEC) Death Benefit

Increasing Death Benefit switching to level when premiums end; Fixed Annual Premium; Distributions at retirement taken for 20 years; Participating loans with max 0.5% spread targeting \$10,000 Cash Surrender Value at Age 100; S&P 500® Annual point to point; Monthly distributions (where available)

Pay to retirement

Gender	Risk Class	30	35	40	45	50	55
Male	Preferred Best	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1
	Standard	1	1	1	1	1	1
Female	Preferred Best	1	1	1	1	1	2
	Preferred	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1
	Standard	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.1

Key:

Rank 1-2

Rank 3-4

Ten pay

Gender	Risk Class	30	35	40	45	50	55
Male	Preferred Best	2	1	1	1	1	1
	Preferred	2	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1
	Standard	1	1	1	1	1	1
Female	Preferred Best	2	2	1	1	1	1
	Preferred	2	1	1	1	1	1
	Standard Plus	2	1	1	1	1	1
	Standard	2	1	1	1	1	1
Overall ranking		1.8	1.1	1.0	1.0	1.0	1.0



**Eclipse
Accumulator
II IUL ranks
in the top 2
94% of the
time**

Five pay

Gender	Risk Class	30	35	40	45	50	55
Male	Preferred Best	1	1	1	1	2	2
	Preferred	1	1	1	1	2	2
	Standard Plus	1	1	1	1	1	2
	Standard	1	1	1	1	2	2
Female	Preferred Best	2	1	1	2	2	2
	Preferred	2	1	1	1	2	3
	Standard Plus	1	1	1	1	2	3
	Standard	1	1	1	1	2	2
Overall ranking		1.3	1.0	1.0	1.1	1.9	2.3

This is a hypothetical example for illustrative purposes only.

Maximum Distribution Amounts, Max. Distribution Fixed Loans (after basis) - 5% Internal Rate of Return (IRR)

Minimum non-MEC Death Benefit

Increasing Death Benefit switching to level when premiums end; Fixed Annual Premium; Distributions at retirement taken for 20 years; Fixed loans after basis (age 60 and 65 loans only) targeting \$10,000 Cash Surrender Value at Age 100; S&P 500 Annual point to point; Monthly distributions (where available).

Pay to retirement

Gender	Risk Class	30	35	40	45	50	55
Male	Preferred Best	1	1	1	1	2	2
	Preferred	1	1	1	1	2	4
	Standard Plus	1	1	1	1	2	3
	Standard	1	1	1	1	2	3
Female	Preferred Best	1	1	1	1	1	2
	Preferred	1	1	1	1	1	3
	Standard Plus	1	1	1	1	2	3
	Standard	1	1	1	1	1	2
Overall ranking		1.0	1.0	1.0	1.0	1.6	2.8

Key:

Rank 1-2

Rank 3-4



Eclipse Accumulator II IUL ranks #1 100% of the time for:

- 45 or younger
- standard or better
- pay to retirement and 10-pay

Ten pay

Gender	Risk Class	30	35	40	45	50	55
Male	Preferred Best	1	1	1	1	2	3
	Preferred	1	1	1	1	3	3
	Standard Plus	1	1	1	1	3	3
	Standard	1	1	1	1	3	3
Female	Preferred Best	1	1	1	1	2	2
	Preferred	1	1	1	1	2	2
	Standard Plus	1	1	1	1	2	3
	Standard	1	1	1	1	2	2
Overall ranking		1.0	1.0	1.0	1.0	2.4	2.6



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)

This is a hypothetical example for illustrative purposes only.

All illustration and benchmarking data provided by Competitor Illustration Software, January 2025.

Calculations: Average rankings for each category were calculated by averaging the individual ranking for a male and female of a given age/risk class. There are 17 total products, including Eclipse Accumulator II IUL, used to determine each individual ranking. Each number is the average ranking of the product amongst its peers.

Benchmarking scenarios: Male and female; ages 30-55 by 5s; preferred best, preferred, standard plus and standard risk classes; pay to retirement, 10-pay and 5-pay. Distributions at retirement based on issue age. Retirement age: 65 for issue ages 50 and under (fixed premiums to age 65, distributions start at age 66); 70 for issue ages 50 (fixed premiums to age 70, distributions start at age 71). Premium solve differs by issue age. See table below for specifics.

Issue age	Retirement age	Premium
20-30	65	\$10,000
35	65	\$15,000
40	65	\$20,000
45	65	\$25,000
50	65	\$30,000
55	70	\$35,000

Companies and products included in this comparison:

Allianz - Life Accumulator IUL
Ameritas - FLX Living Benefits Index UL
AuguStar Life - Virtus IUL II
Equitable Financial - BrightLife Grow Series 159
John Hancock - Accumulation IUL 24
Lincoln Financial - WealthAccumulate 2 IUL (2020)
Mutual of Omaha - Income Advantage IUL
National Life - FlexLife
National Life - SummitLife
Nationwide - Indexed UL Accumulator II 2020
Pacific Life - Pacific Trident IUL
Penn Mutual - Accumulation IUL
Principal - Indexed Universal Life Accumulation II
Prudential - Momentum IUL
Securian Financial - Eclipse Accumulator II IUL
Symetra - Symetra Accumulator Ascent IUL 2.0
Transamerica - Financial Choice IUL II

This comparison does 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.

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.

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.

Because of the risk involved to the client with variable interest rate loans, use caution when illustrating or discussing variable rate loans.

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.

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