



**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 Participating Loans-Max 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; Participating loans with max 0.5% spread 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%; S&P PRISM SM 1-Year Uncapped: 6.59%	\$91,855	\$61,034	\$958,556	\$377,354	\$8,230
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.42%	\$89,964	\$71,144	\$918,593	\$373,810	\$8,699
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.42%	\$89,112	\$74,581	\$975,824	\$357,459	\$9,324
Penn Mutual	Accumulation IUL	Capped 1-Year with 0%; Floor S&P 500 Indexed Account: 6.38%	\$87,408	\$68,237	\$915,989	\$404,186	\$8,988
Lincoln Financial	WealthAccumulate 2 IUL (2020)	S&P 500 Multiplier Indexed Account: 5.94%; S&P 500 Traditional Indexed Account: 7.01%	\$86,787	\$71,661	\$913,902	\$373,922	\$8,518
Symetra	Symetra Accumulator Ascent IUL 2.0	S&P 500 Index - Core: 7.00%	\$85,944	\$49,971	\$971,718	\$380,854	\$8,260
Mutual of Omaha	Income Advantage IUL	BofA U.S. Agility Index: One-Year Uncapped: 5.51%; S&P 500 One-Year 100% Participation: 6.30%	\$82,110	\$40,898	\$927,969	\$439,979	\$7,370
AuguStar Life	Virtus IUL II	1-Year S&P 500 Index Account: 6.50%	\$81,637	\$61,255	\$924,082	\$419,000	\$6,858
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.00%; US Pacesetter Index PTP: 6.44%	\$79,616	\$89,601	\$840,277	\$430,551	\$7,238
John Hancock	Accumulation IUL 24	Base Select Capped Rate: 6.04%; Core High Capped Rate: 6.86%	\$79,560	\$222,029	\$903,871	\$387,260	\$8,579
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.42%; 1-Yr JPM Mercury High Par: 6.42%; 1-Yr BNPP Global H-Factor High Par: 6.42%	\$79,248	\$60,524	\$904,208	\$405,422	\$9,175
Ameritas	FLX Living Benefits Index UL	Capped S&P 500 1-Yr: 5.79%	\$78,981	\$63,264	\$866,247	\$371,304	\$6,242
Pacific Life	Pacific Horizon IUL 2 - Balanced	1 Year Indexed Account: 6.30%	\$77,039	\$71,172	\$854,890	\$373,244	\$9,763
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%; Balanced Uncapped Index Account: 6.57%	\$75,492	\$73,350	\$869,917	\$390,000	\$8,323
Pacific Life	Pacific Trident IUL	1 Year Indexed Account: 5.41%	\$71,932	\$55,483	\$809,814	\$390,284	\$6,969
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.79%	\$69,440	\$66,344	\$839,008	\$368,959	\$7,708
Equitable Financial	BrightLife Grow Series 159	1-Year S&P 500 Price Return: 4.22%	\$40,901	\$59,031	\$711,221	\$401,839	\$6,429

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;
Participating loans with max 0.5% spread 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%; S&P PRISM SM 1-Year Uncapped: 6.59%	\$92,699	\$59,588	\$960,266	\$444,886	\$7,906
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.42%	\$91,380	\$69,109	\$922,725	\$442,129	\$8,277
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.42%	\$89,688	\$73,179	\$979,388	\$421,414	\$9,404
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.38%	\$88,560	\$64,775	\$923,012	\$472,683	\$8,653
Lincoln Financial	WealthAccumulate 2 IUL (2020)	S&P 500 Multiplier Indexed Account: 5.94%; S&P 500 Traditional Indexed Account: 7.01%	\$88,328	\$66,394	\$928,616	\$444,103	\$8,034
Symetra	Symetra Accumulator Ascent IUL 2.0	S&P 500 Index - Core: 7.00%	\$86,340	\$49,742	\$972,135	\$450,828	\$8,045
Mutual of Omaha	Income Advantage IUL	BofA U.S. Agility Index: One-Year Uncapped: 5.51%; S&P 500 One-Year 100% Participation: 6.30%	\$83,088	\$37,510	\$934,300	\$534,350	\$7,732
AuguStar Life	Virtus IUL II	1-Year S&P 500 Index Account: 6.50%	\$82,039	\$60,454	\$924,545	\$488,000	\$6,796
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.00%; US Pacesetter Index PTP: 6.44%	\$80,027	\$87,687	\$844,412	\$504,547	\$7,205
Ameritas	FLX Living Benefits Index UL	Capped S&P 500 1-Yr: 5.79%	\$79,613	\$62,960	\$866,647	\$439,466	\$6,214
John Hancock	Accumulation IUL 24	Base Select Capped Rate: 6.04% Core High Capped Rate: 6.86%	\$79,536	\$222,609	\$898,336	\$456,194	\$7,943
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.42%; 1-Yr JPM Mercury High Par: 6.42%; 1-Yr BNPP Global H-Factor High Par: 6.42%	\$78,804	\$62,807	\$897,070	\$471,689	\$8,912
Pacific Life	Pacific Horizon IUL 2 - Balanced	1 Year Indexed Account: 6.30%	\$77,607	\$70,799	\$857,559	\$441,683	\$9,163
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%; Balanced Uncapped Index Account: 6.57%	\$75,744	\$72,134	\$871,730	\$454,000	\$7,586
Pacific Life	Pacific Trident IUL	1 Year Indexed Account: 5.41%	\$71,836	\$50,512	\$815,671	\$462,266	\$6,792
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.79%	\$69,268	\$67,816	\$835,971	\$436,049	\$7,605
Equitable Financial	BrightLife Grow Series 159	1-Year S&P 500 Price Return: 4.22%	\$41,564	\$58,640	\$710,392	\$495,446	\$6,802

This is a hypothetical example for illustrative purposes only.

Male, 50, Standard Plus, 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;
Participating loans with max 0.5% spread 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%; S&P PRISM SM 1-Year Uncapped: 6.59%	\$64,199	\$76,292	\$679,979	\$389,867	\$10,620
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.38%	\$62,172	\$85,272	\$660,866	\$419,055	\$12,214
Lincoln Financial	WealthAccumulate 2 IUL (2020)	S&P 500 Multiplier Indexed Account: 5.94%; S&P 500 Traditional Indexed Account: 7.01%	\$61,769	\$82,958	\$659,412	\$386,206	\$12,486
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.42%	\$61,584	\$97,873	\$639,316	\$385,812	\$12,500
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.42%	\$61,080	\$99,448	\$680,951	\$368,621	\$12,246
Symetra	Symetra Accumulator Ascent IUL 2.0	S&P 500 Index - Core: 7.00%	\$60,012	\$70,453	\$690,130	\$392,902	\$11,855
Mutual of Omaha	Income Advantage IUL	BofA U.S. Agility Index: One-Year Uncapped: 5.51%; S&P 500 One-Year 100% Participation: 6.30%	\$57,822	\$68,331	\$670,578	\$454,888	\$10,567
AuguStar Life	Virtus IUL II	1-Year S&P 500 Index Account: 6.50%	\$57,692	\$78,020	\$665,080	\$433,000	\$9,161
Pacific Life	Pacific Horizon IUL 2 - Balanced	1 Year Indexed Account: 6.30%	\$57,446	\$87,825	\$625,733	\$386,104	\$11,941
Ameritas	FLX Living Benefits Index UL	Capped S&P 500 1-Yr: 5.79%	\$56,157	\$80,294	\$622,731	\$386,227	\$8,868
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.00%; US Pacesetter Index PTP: 6.44%	\$55,908	\$114,049	\$616,080	\$438,649	\$9,835
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500 - 6.42%; 1-Yr JPM Mercury High Par: 6.42%; 1-Yr BNPP Global H-Factor High Par: 6.42%	\$55,812	\$82,308	\$647,451	\$418,988	\$12,535
John Hancock	Accumulation IUL 24	Base Select Capped Rate: 6.04%; Core High Capped Rate: 6.86%	\$54,902	\$251,663	\$645,680	\$398,799	\$11,361
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%; Balanced Uncapped Index Account: 6.57%	\$54,012	\$90,224	\$631,004	\$404,000	\$10,492
Pacific Life	Pacific Trident IUL	1 Year Indexed Account: 5.41%	\$53,668	\$83,169	\$599,099	\$403,502	\$9,860
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.79%	\$49,711	\$84,530	\$610,264	\$379,863	\$10,412
Equitable Financial	BrightLife Grow Series 159	1-Year S&P 500 Price Return: 4.22%	\$30,289	\$78,427	\$552,704	\$415,255	\$9,991

This is a hypothetical example for illustrative purposes only.

Female, 50, Standard Plus, 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; Participating loans with max 0.5% spread 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%; S&P PRISM SM 1-Year Uncapped: 6.59%	\$65,120	\$73,049	\$682,732	\$458,637	\$11,049
Lincoln Financial	WealthAccumulate 2 IUL (2020)	S&P 500 Multiplier Indexed Account: 5.94%; S&P 500 Traditional Indexed Account: 7.01%	\$63,214	\$75,729	\$671,235	\$457,299	\$11,025
Penn Mutual	Accumulation IUL	Capped 1-Year with 0% Floor S&P 500 Indexed Account: 6.38%	\$62,988	\$81,064	\$665,358	\$489,022	\$11,827
Prudential	Momentum IUL	1 yr. S&P 500 Capped Indexed Account: 6.42%	\$62,796	\$92,554	\$648,300	\$457,320	\$11,707
Allianz	Life Accumulator IUL	S&P 500 Index Annual PTP (Standard): 7.42%	\$61,560	\$96,785	\$682,975	\$433,311	\$12,325
Symetra	Symetra Accumulator Ascent IUL 2.0	S&P 500 Index - Core: 7.00%	\$60,468	\$70,111	\$691,915	\$464,646	\$11,366
Mutual of Omaha	Income Advantage IUL	BofA U.S. Agility Index: One-Year Uncapped: 5.51%; S&P 500 One-Year 100% Participation: 6.30%	\$59,189	\$60,429	\$680,588	\$551,987	\$10,427
AuguStar Life	Virtus IUL II	1-Year S&P 500 Index Account: 6.50%	\$58,046	\$77,042	\$665,980	\$504,000	\$9,011
Pacific Life	Pacific Horizon IUL 2 - Balanced	1 Year Indexed Account: 6.30%	\$57,106	\$90,208	\$625,749	\$455,555	\$11,691
Ameritas	FLX Living Benefits Index UL	Capped S&P 500 1-Y: 5.79%	\$57,018	\$76,789	\$625,346	\$450,713	\$8,636
National Life Group	FlexLife	S&P 500 PTP Cap Focus: 6.00%; US Pacesetter Index PTP: 6.44%	\$56,414	\$110,042	\$621,093	\$513,023	\$9,773
Nationwide	Indexed UL Accumulator II 2020	1-Yr S&P 500: 6.42%; 1-Yr JPM Mercury High Par: 6.42%; 1-Yr BNPP Global H-Factor High Par: 6.42%	\$55,980	\$80,744	\$645,847	\$486,584	\$12,105
John Hancock	Accumulation IUL 24	Base Select Capped Rate: 6.04% Core High Capped Rate: 6.86%	\$54,891	\$251,239	\$641,251	\$468,618	\$10,848
Transamerica	Financial Choice IUL II	S&P 500 Index Account: 6.15%; Balanced Uncapped Index Account: 6.57%	\$54,144	\$88,728	\$631,190	\$468,000	\$10,376
Pacific Life	Pacific Trident IUL	1 Year Indexed Account: 5.41%	\$52,910	\$74,517	\$604,123	\$476,246	\$9,434
Principal	Indexed Universal Life Accumulation II	S&P 500 Price Return PTP: 5.79%	\$49,533	\$85,192	\$608,261	\$447,844	\$10,762
Equitable Financial	BrightLife Grow Series 159	1-Year S&P 500 Price Return: 4.22%	\$30,306	\$79,832	\$547,903	\$511,076	\$10,574



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)

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

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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.

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.

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.

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