



VUL product changes coming

As a valued advisor, you're receiving advanced notice of important changes and enhancements to our VUL portfolio **effective Wednesday, May 1, 2019**.

Accumulator VUL

As of **Wednesday, May 1, 2019**, **Accumulator VUL** will no longer be offered for sale. While this product is being retired, we are offering our **Premier VUL** product as a competitive alternative.

Premier VUL

Premier VUL highlights include:

- Accumulation-focused VUL
- **Five fixed indexed accounts**, including uncapped¹ options
- **70 variable subaccount options**, including managed volatility portfolios
- Guaranteed Interest Account
- Variable and fixed loans

VUL Defender[®]

VUL Defender is getting some exciting enhancements for you and your clients.

NEW No Lapse Guarantee Agreement replacing the Death Benefit Guarantee Flex Agreement on newly issued policies:

- No requirement to be in the managed volatility funds
- Quarterly automatic rebalancing required with no more than 20 percent allocated to any one variable subaccount
- Flexibility to choose the guaranteed age up to a client's lifetime

NEW allocation options:

- S&P 500[®] Low Volatility Indexed Account (Index G)
- **49 new subaccounts** for a total of 70 variable subaccount options
- Available for both new and in-force policies

Level Term Insurance Agreement issued after May 1, 2019, **extended from age 90 to age 100.**

Transition rules:

- Applications for **AVUL** need to be received by **3 p.m. CST, Tuesday, April 30, 2019**. Policy must be **issued and paid by 3 p.m. CST, Friday, August 2, 2019**.
- Applications for **VUL Defender** received before **3 p.m. CST, Tuesday, April 30, 2019**, will receive the current product. Applications received on or after, **Wednesday, May 1, 2019**, will receive the updated product if available in your state.
- Illustrations for pending cases can be run by our **Life Sales Support team - call 1-888-413-7860, option 1.**

Please Note: Product availability subject to selling agreement.

Contact us

Questions?

Please call our Life Sales Support Team at **1-888-413-7860, Option 1**



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1. Uncapped indexed account participation rates are subject to change and may be less than 100%. This could have the impact of the indexed account credit being less than the change in the reference index.

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

Product features and availability may vary by state.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Variable life insurance products contain fees, such as management fees, fund expenses, distribution fees and mortality and expense charges (which may increase over time). The variable investment options are subject to market risk, including loss of principal.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

The no-lapse guarantee is subject to the terms and conditions contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

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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. Not applicable to Securian Life indexed products in the State of New York.

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securian.com

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