







LIFETIME BUILDER BECOMES ELITE



Lifetime Builder set the bar high for accumulation-oriented indexed universal life, and it has been a leading product in the market for 10 years. What could make something that good become elite?

We knew it would take more than a reprice - though we did that too. So we took a new approach to product design, loans, strategy transfers, and account value enhancements - giving your clients new options and a policy that's Built for Life.

Here's how these features make Lifetime Builder "ELITE."

Product Features	Lifetime Builder	Lifetime Builder ELITE
 Policy loans	Fixed Loans Variable Loans	Fixed Loans Linked Loans Variable Loans
 Account value enhancement	0.6% guaranteed after policy year 10	1% guaranteed after policy year 5
 Interest crediting	Annually	11 month option Annually
 Strategy transfers	Available only at the end of the strategy segment term	Available on interest crediting dates during the strategy segment term.

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Lifetime Builder and Lifetime Builder ELITE is issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Endorsement form ICC17-IULA-K17, IULA-K17, ICC13-IULA-E14, IULA-E14, IULA-E14-CRT.

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Product availability varies by state.