

Exciting Updates on Max Accumulator+ IUL – Effective July 2, 2018

Max Accumulator+ is a flexible Index Universal Life (IUL) product tied to index market performance that is focused on:

- Supplementing retirement
- Long-term wealth accumulation
- Potential tax-advantaged income
- Death-benefit protection

It also incorporates a diverse combination of cash value enhancement & access features.

See what's changing:

- Decrease in premium load of 2% in first 10 years – making the product priced more competitively against other cash value accumulation IULs!
- Increase distributions from 2.5% to 3.5% on average – a lower premium load that may result in higher cash values, therefore potentially increasing the distributions available from the policy's cash value!
- We're making changes to our Index Strategies:
 - Replacing the Participation Rate Account with the Global Blend Participation Rate Account – It's underlying index is the PIMCO Global Optima Index™ that is equity focused for strong growth potential, rules-based, and is designed to benefit from a diversified range of global equity and U.S. bond markets.
 - Updating the name of the "Core Cap Rate Account" to the "High Bonus Rate Account" for better alignment with its underlying strategy

Marketing Resources

On July 9, 2018, a complete library of updated Sales and Marketing Material will be available [here](#).

Upcoming Training

Live audio or webinar training now available:

[Training Schedule](#)

Questions?

Call the sales desk at:
1-800-677-3311

Current Index Strategies	NEW Index Strategies
Blend Participation Rate Account Utilizing MLSB Index	Blend Participation Rate Account Utilizing MLSB Index
Participation Rate Account Utilizing S&P 500 Index	Global Blend Participation Rate Account Utilizing PIMCO Index NEW Account
High Cap Rate Account Utilizing S&P 500 Index	High Cap Rate Account Utilizing S & P 500 Index
Core Cap Rate Account Utilizing S & P 500 Index	High Bonus Rate Account Utilizing S & P 500 Index NEW Name

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Transition rules:

Max Accumulator+ 2018 Reprice and Index Strategy Option Updates – effective date of July 2, 2018

WinFlex

- Starting the evening of **June 29, 2018**, through **August 17, 2018** there will be two versions of the Max Accumulator+ products available for selection:
 - Max Accumulator+ IUL (2016) – Old version of the product.
 - Max Accumulator+ IUL– New version of the product.
- After **August 17, 2018** the Max Accumulator+ IUL (2016) will NOT display in WinFlex to be selected.
- Click [here](#) to learn more about a **new feature in WinFlex** to help you decide what index strategy is best to illustrate at a given rate of return.

Paper Applications

- Applications received starting **July 2, 2018** will automatically receive new Max Accumulator+ IUL rates unless the old Max Accumulator+ product is requested.
- Applications received after **August 17, 2018** will only receive the new Max Accumulator+ IUL rates and the old Max Accumulator+ product will no longer be able to be requested.
- Reissue requests to new plan will not be honored.
- New applications submitted to replace existing inforce coverage with the new rates will not be honored within 90 days of the existing coverage going inforce.

AG Quick Ticket

- Effective **July 2, 2018** the new Max Accumulator+ [rates](#) will be available.
- Any ticket in draft on **August 17, 2018** will receive an error and must be restarted.
- [AG Quick Ticket Playbook](#)

Max Accumulator+ now available in New York

- **Effective July 2, 2018**, Max Accumulator+ Index Universal Life Insurance (IUL), issued by The United States Life Insurance Company in the City of New York (US Life), will be available in the state of New York.
- Product features and riders may vary by state. Please see product [Bulletin 18-086](#) for details, or visit the [NY Playbook](#).

Marketing Promotions

- New marketing and promotions for the Max Accumulator+ updates will not go live until **July 9, 2018**.

