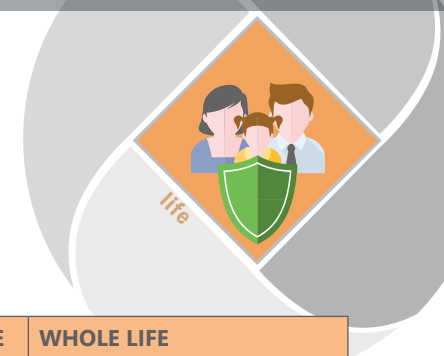


# Life Insurance Policy Comparison Chart



	TERM	UNIVERSAL LIFE	INDEXED UNIVERSAL LIFE	VARIABLE UNIVERSAL LIFE	WHOLE LIFE
<b>Premiums</b>	Guaranteed level for specified term, then increasing	Flexible or guaranteed level for life	Flexible or guaranteed level for life	Flexible or guaranteed level for life	Guaranteed level for life
<b>Premium Allocation</b>	General Account	General Account	General Account	Separate Account	General Account
<b>Index / Investment Options</b>	N/A	N/A	One or more indexed interest crediting methodologies	Multiple variable investment sub-accounts	N/A
<b>Cash Value</b>	None	Yes, guaranteed and current cash value dependent on interest rates and policy charges	Yes, guaranteed and current cash value dependent on indexed interest and policy charges	Yes, guaranteed and current cash value dependent on investment returns and policy charges	Yes, guaranteed cash value. Current cash value dependent on dividends which are subject to change.
<b>Access to Cash Value</b>	N/A	Yes, through withdrawals and policy loans	Yes, through withdrawals and policy loans	Yes, through withdrawals and policy loans	Yes, through withdrawals and policy loans
<b>Death Benefit</b>	Typically guaranteed to age 95	Lifetime guarantee subject to certain conditions	Lifetime guarantee subject to certain conditions	Lifetime guarantee subject to certain conditions	Yes, guaranteed death benefit. Current death benefit dependent on dividends which are subject to change.
<b>Death Benefit Options</b>	Level or Return of Premium	Level, Increasing or Return of Premium	Level, Increasing or Return of Premium	Level, Increasing or Return of Premium	Level, may increase dependent on dividends which are subject to change
<b>Advantages</b>	Lowest cost for temporary needs	Flexible premium payment options may result in lower overall cost	Flexible premium payment options may result in lower overall cost	Flexible premium payment options may result in lower overall cost	Guaranteed premium, cash value and death benefit
<b>Disadvantages</b>	Ultimate premiums may be cost prohibitive	Insurance company determines current interest crediting rate based on their investment returns	Insurance company determines current indexed interest crediting methodologies	Insurance company determines variable investment sub-accounts available	Highest initial cost of all types of permanent insurance. Dividends are not guaranteed.
<b>Other Considerations</b>	May be convertible to permanent insurance without evidence of insurability	Cash values may be used to reduce premiums, increase death benefit or provide cash flow options	Cash values may be used to reduce premiums, increase death benefit or provide cash flow options	Cash values may be used to reduce premiums, increase death benefit or provide cash flow options	Cash values may be used to reduce premiums, increase death benefit or provide cash flow options



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07.20 LIFE20-9692-A, 0722