

Still believe the old bedtime story that life insurance only provides a death benefit? It's time you read,

## The Tale of the Bull and the Bear



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\*The 0% "floor" provided by an indexed universal life (IUL) policy ensures that during crediting periods where the index is negative, that no less than 0% interest is credited to the index strategy. However, monthly deductions continue to be taken from the account value, including a monthly policy fee, monthly expense charge, cost of insurance charge, and applicable rider charges, regardless of interest crediting. IUL policies do not directly participate in any stock or equity investments.

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