Advanced
Insurance Brokerage

ADVANCED INSURANCE BROKERAGE · CLIENT EDUCATION SERIES · PRODUCT CONSULTING

Same Premium. Three Designs.

One husband, 62, in top health. One budget: $28,000 a year from his wife's early Social Security. Three policies from two of the strongest carriers. How we match the design to the need, and why indexed universal life fits this one.

01 Start with the need

02 Three designs, one premium

03 Measured against the need

04 Care included

05 How we consult

$1.78M
guaranteed death benefit to 90 from the IUL, 2.9 times the Whole Life guarantee for the same premium

$0 more
added premium for the IUL's long-term care rider: up to $1.59M of care benefits inside the same $28,000

91
breakeven age against waiting to 70 with either IUL's guarantee, vs. 82 with Whole Life

START WITH THE NEED

01 The product follows the plan, not the other way around

This couple is following the Social Security Funding Concept. She claims at 62 and her benefit pays for a policy on him. He waits to 70, so his larger check becomes her survivor income. The policy has one main job: replace the income she loses at his death, with guarantees, as early as possible.

$562K–$648K
The bogey: income she loses if he dies at 80 or 75, valued at his death (she claims at 62)

$996K–$1.15M
The bogey if both had waited to 70: the maximum benefit creates the maximum loss

$35,095
Her benefit a year at 62. $28,000 of it pays the premium; $7,095 is left over

What we asked each design to do

Goal	Why it matters for this couple	Priority
Largest guaranteed death benefit, early	The loss is largest in his 70s. A guarantee holds whatever rates or dividends do.	**1**
Guarantee held to 85, 90 or later	His life expectancy at 62 runs into the mid-80s; the guarantee should outlast it.	**2**
Living benefits at no added premium	Care for him before death would otherwise come out of her savings.	**3**
Cash value	Useful for access and flexibility, but not the reason for this policy.	4

Same inputs for every quote. $28,000 a year, male 62, each carrier's top health class, premium paid every year. The only thing that changes is the design.

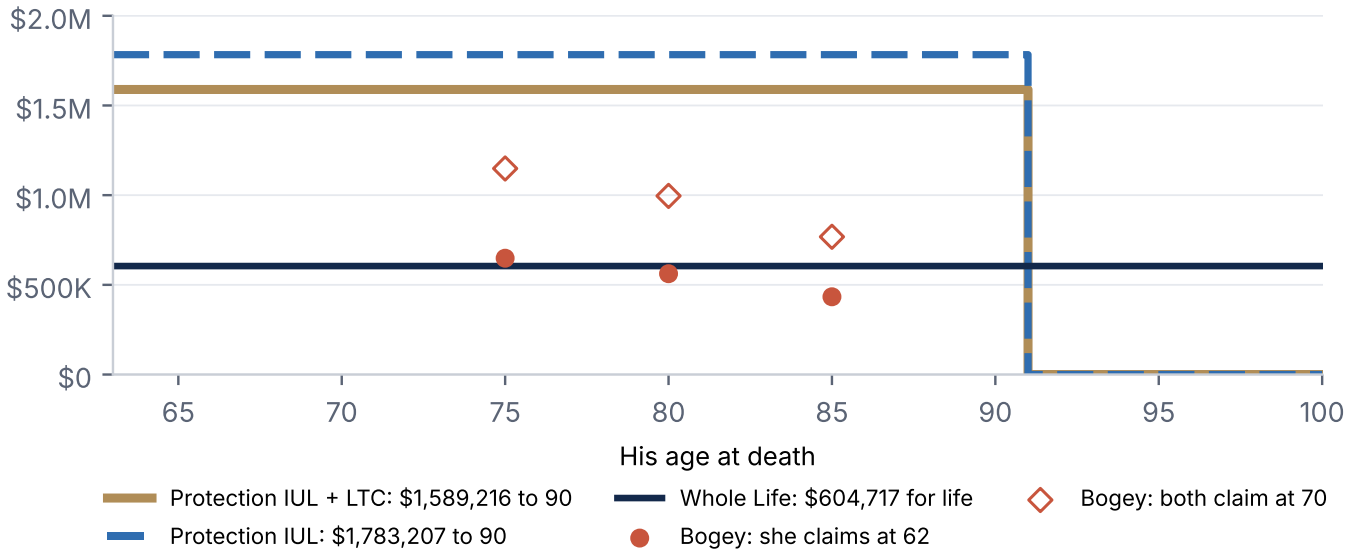
Bogey = present value at his death of the Social Security she stops receiving, with a 2% COLA from 70, to her age 95, at 4%. Both spouses 62, each with a $4,178 benefit at full retirement age (the 2026 maximum).

THREE DESIGNS, ONE PREMIUM

02 $28,000 a year at 62, values from each illustration

	Top WL Carrier Whole Life	Top WL/UL Carrier Protection IUL	Top WL/UL Carrier Protection IUL + LTC
Built for	Lifetime guarantees and cash growth	The largest guaranteed death benefit	**A large guaranteed death benefit, plus care**
Health class quoted	Ultra Preferred Non-Tobacco (top)	Preferred Plus Non-Tobacco (top)	**Preferred Plus Non-Tobacco (top); LTC rider Standard**
Initial death benefit	**$604,717**	**$1,783,207**	$1,589,216
Death benefit guaranteed to	**For life**	**Age 90 (no-lapse guarantee)**	Age 90 (no-lapse guarantee)
Guaranteed death benefit at 75 / 80 / 85	$604,717	$1,783,207	**$1,589,216**
Guaranteed death benefit at 90 / 95	$604,717	$1,783,207 / $0	**$1,589,216 / $0**
Non-guaranteed death benefit at 80 / 90	$990,744 / $1,519,757	$1,783,207 / $1,783,207	**$1,589,216 / $1,589,216**
Guaranteed death benefit per premium dollar, at 80	**1.2x**	**3.5x**	3.2x
Cash value at 80, guaranteed / non-guaranteed	$296,003 / $582,424	$0 / $441,236	**$0 / $384,107**
Cash value at 90, guaranteed / non-guaranteed	$448,404 / $1,243,015	$0 / $764,200	**$0 / $670,338**
Living benefits included	Terminal illness acceleration	Chronic illness up to $1M (IRS per diem a year); terminal illness; overloan protection	**Long-term care rider up to $1,589,216; terminal illness; overloan protection**
Non-guaranteed basis	2027 dividend scale, paid-up additions	5.57% index credit (0% floor)	**5.57% index credit (0% floor)**

Guaranteed death benefit by age, against the bogey



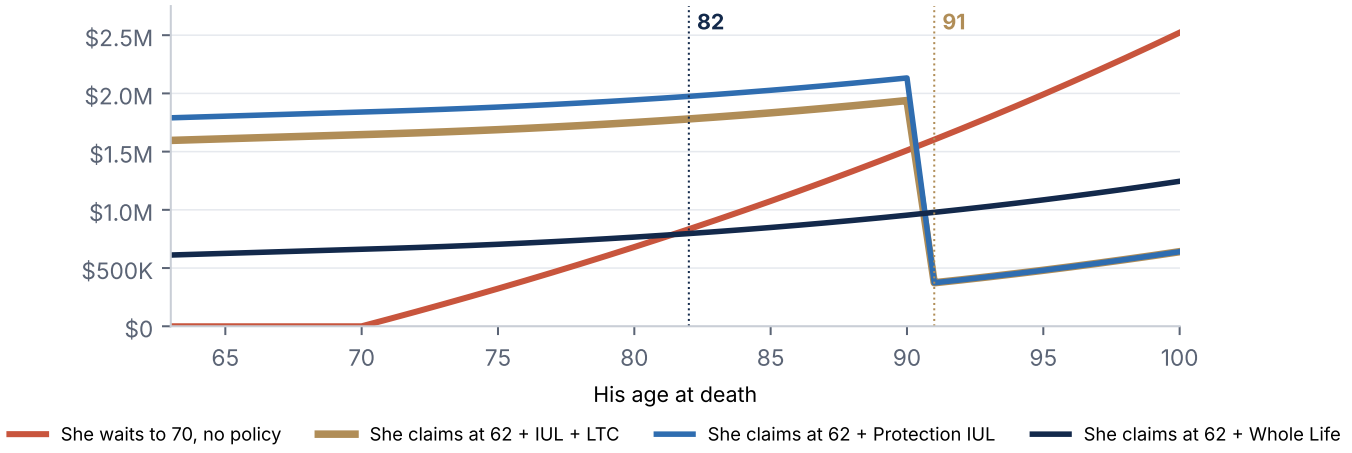
Premiums paid by 80: $504,000. Non-guaranteed values assume current dividends, rates and charges continue unchanged, which is not likely. Carrier names removed; values from each carrier's illustration dated 11/06/2026.

MEASURED AGAINST THE NEED

03 Which design keeps her whole, on guarantees

Each design is tested the same way: does the guaranteed death benefit cover what she loses, and how long does her plan (claim at 62, pay the premium) stay ahead of simply waiting to 70 with no policy? Without a policy, waiting catches up at 80.

	Top WL Carrier Whole Life	Top WL/UL Carrier Protection IUL	Top WL/UL Carrier Protection IUL + LTC
Covers her loss at 75 ($648K), guaranteed	**No** ($605K)	**Yes**, 2.75x	**Yes, 2.5x**
Covers her loss at 85 ($433K), guaranteed	**Yes**, 1.4x	**Yes**, 4.1x	**Yes, 3.7x**
Covers the both-at-70 loss at 75 ($1.15M)	**No**	**Yes**	**Yes**
Breakeven vs. waiting, guaranteed death benefit	**82**	**91**	**91**
Breakeven vs. waiting, non-guaranteed death benefit	After 100	99	**97**
Breakeven vs. waiting, living, non-guaranteed cash value	After 100	78	**76**



For this need, indexed UL wins. Either IUL puts 2.6 to 2.9 times the Whole Life guarantee in place on day one and holds it to 90. Her plan stays ahead of waiting for 11 more years than with no policy.

Where Whole Life wins. If dividends hold, its cash value and death benefit keep growing past 90 and beat waiting at every age. For a cash-accumulation or legacy need, it would be the fit.

Her path = her benefits from 62, minus premiums paid, plus the policy value at his death. Living rows use cash value instead of death benefit. Today's dollars, 2% COLA from 70.

CARE INCLUDED

04 A long-term care benefit inside the same premium

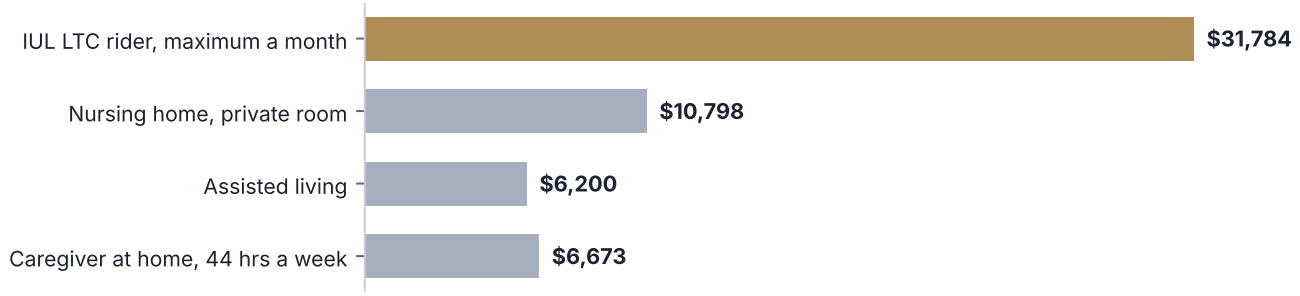
The Protection IUL was designed with a long-term care rider. It adds no premium: the rider's cost is built into the same $28,000. If he needs care, the death benefit can pay for it while he is living, and what is not used still goes to her.

$1,589,216
Maximum long-term care benefit: up to the full death benefit

$31,784
A month, the maximum benefit (2% of the death benefit), for up to 50 months

90 days
Elimination period; it does not apply to hospice, respite care or stay-at-home benefits

The monthly benefit against what care costs



Care costs: 2025 national medians, CareScout Cost of Care Survey (released March 2026). Chicago-area costs run higher.

	Top WL Carrier Whole Life	Top WL/UL Carrier Protection IUL	Top WL/UL Carrier Protection IUL + LTC
Type of living benefit	Terminal illness only	Chronic illness acceleration, up to $1,000,000	**Tax-qualified long-term care rider (§7702B), up to $1,589,216**
How much a year	Not for chronic care	Capped at the IRS per diem (about $157K in 2026)	**Up to $381,408 ($31,784 a month)**
Cost when used	—	Each payment reduced by an actuarial discount	**Rider charges waived while on claim**
If the policy lapses on claim	—	—	**Care benefits continue to the $1,589,216 limit**

- **Covers** nursing home, assisted living, home health care and adult day care, plus bed reservation (30 days a year), respite care (1 month a year), hospice and stay-at-home benefits.
- **The design trade-off.** The same $28,000 without the rider buys $1,783,207 to 90. Adding care lowers the face by about $194,000 (11%) and raises the yearly care benefit from about $157,000 to $381,408. The guarantee still covers 2.5 times her loss at 75.

HOW WE CONSULT

05 The Advanced Insurance Brokerage approach to design

We start as product consultants: we know what each design guarantees across carriers. Planning comes second, built on those guarantees. Every premium dollar should do the job the plan needs.

1 · Define the need in dollars

The bogey: $562K–$648K if he dies at 75–80, up to $1.15M if both had waited.

2 · Fix the budget and its source

Her early Social Security: $35,095 a year, $28,000 to premium.

3 · Shop the design, not the brand

Same premium, top class at each carrier, three designs built for different jobs.

4 · Judge on guarantees

Guaranteed death benefit at the ages that matter, then the non-guaranteed upside.

5 · Add value, not premium

A long-term care rider inside the same $28,000.

6 · Review it

Check the policy every two to three years; pay each premium on time to keep the no-lapse guarantee.

Where each design fits

If the need is…	Best fit at $28,000
A large guaranteed death benefit to 90, plus real long-term care coverage	**Protection IUL + LTC** (Top WL/UL Carrier). This couple's fit.
The largest guaranteed death benefit to 90; care already covered elsewhere	**Protection IUL** (Top WL/UL Carrier)
Lifetime guarantees, cash growth and legacy	**Whole Life** (Top WL Carrier)

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Education only. Not an offer to sell, a solicitation or a recommendation of any insurance policy, and not tax or legal advice. Hypothetical case: male 62 at each carrier's top health class; values from carrier illustrations dated 11/06/2026 with carrier names removed. The illustrations are not valid without all pages. Guaranteed values assume each policy's guaranteed interest rate and maximum charges and premiums paid as illustrated with no loans or withdrawals; the no-lapse guarantee requires premiums paid when due. Non-guaranteed values assume current dividends, interest or index credits and charges continue unchanged, which is not likely. Long-term care rider benefits are subject to rider terms, a 90-day elimination period and benefit triggers; the LTC rider is rated Standard. Chronic illness acceleration is reduced by an actuarial discount. Social Security figures use 2026 rules; the 2026 Trustees Report projects benefits payable at about 78% of scheduled amounts from 2032 absent legislation. Guarantees depend on the claims-paying ability of the issuing insurer. Death benefits are generally income-tax free.