# BrightLife® Grow cash value flex

**In a world of increasingly complex and expensive products, we offer an indexed universal life product that is easy to understand, with a low-cost structure allowing for potential cash value accumulation. That's BrightLife® Grow!**

## Efficient and flexible

- Builds cash value your clients can use to supplement retirement income, pay long-term care costs through an accelerated death benefit or fund business incentive programs.
- Delivers the full value of positive index returns, up to a 8.5% performance cap.
- Protects against all negative returns with a 0% floor.

**BrightLife® Grow** in action

## Meet Roger

- **Married, age 45**
- **Needs life insurance**
- **Concerned about potential future long-term care costs**
- **Wants to save more for retirement**
- **Cost-conscious and wants to get the most value from his money**

After speaking to their financial professional, Roger and his wife, Theresa, decide to purchase a BrightLife® Grow policy for Roger. They believe it will give them the cash value accumulation they want and the flexibility to use it however they need to in the future.

## Let's see how it works out for Roger...

Roger pays premiums of $39,024 per year for 20 years ($780,470 total) then stops paying into the policy.

At age 83 (Roger's life expectancy), his cash value has grown to $1,002,222, and by age 100, the death benefit is over $1,300,000.

| Age | Premium | Withdrawl | Cash sur. value | Death benefit | 2% LTCSR pool | After-tax IRR for family |
|---|---|---|---|---|---|---|
| 46 | $39,024 | | $11,579 | $1,033,449 | $1,033,449 | 4247.12% |
| 55 | $39,024 | | $422,038 | $1,431,908 | $1,431,908 | 38.06% |
| 65 | $39,024 | | $1,255,320 | $2,255,320 | $2,255,320 | 15.49% |
| 66 | | $765,410 | $537,834 | $1,537,834 | $1,537,834 | 15.00% |
| 75 | | | $790,704 | $1,790,704 | $1,790,704 | 11.46% |
| 83-LE | | | $1,002,222 | $2,002,222 | $2,002,222 | 9.69% |
| 100 | | | $365,191 | $1,365,191 | $1,365,191 | 6.04% |

At age 66, he takes a lump-sum distribution of $765,410 from the policy's cash value* to help supplement his retirement income or other goals. That still leaves him cash surrender value of more than $500,000 and a death benefit of $1,500,000 he can pass along to his loved ones.

If Roger needs long-term care in the future, he can accelerate the death benefit and receive 2% of his policy's death benefit each month as needed for qualifying expenses.

This is a supplemental illustration and must be read in conjunction with the basic illustration. The basic illustration contains values using the same underwriting assumptions as this supplemental at both guaranteed charges and guaranteed interest rates, and contains other important information. The values represented here are for a $1,000,000 BrightLife® Grow on a 45-year-old male preferred non-tobacco user. The values reflect the cost of 20 years of premiums. The values represented here are non-guaranteed and assume current charges and a current interest rate of 5.41%. If guaranteed rates and charges are used, the policy would fail in year 21.

The after-tax IRR is based on an assumed tax rate of 40%. The life expectancy is age 83.

* Premium withdrawal is total premiums net of funds toward the LTCSR.

# Let's do the math!

Roger paid a total premium of $780,470 into the policy based on current assumptions, which are not guaranteed, and took a total of $765,410 out (that's 98.07% of what he put in). That's a difference of only $15,060 — an amount less than what he'd have paid for a 20-year level term insurance policy at age 45.

Yet, with BrightLife® Grow, he still has:

- Cash value left after taking his $537,834 distribution.
- The ability to take an accelerated death benefit if he needs to pay for qualifying long-term care costs.
- A sizable death benefit his loved ones could use to pay off their mortgage, fund college education or use to help supplement their own retirement.

The LTCSR comes at an additional cost, reflected in Roger's ability to withdraw 98.07% of his premium contributions.

**To learn more, call our Life Sales Desk or visit equitable.com/grow.**

Clients must qualify medically for LTCSR, and it does have an additional cost, as well as restrictions and limitations. A client may qualify for the insurance, but not the rider. The LTCSR is paid as an acceleration of the death benefit In Florida, this rider is called the Long-Term Care Insurance Rider. In California, this rider is called the Comprehensive Long-Term Care Rider.

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