

HOW DO THEY COMPARE?	FREEDOMFLEX	INDEX UL	WHOLE LIFE
PROTECTION BENEFITS The product includes premature death and terminal illness insurance protection.	✓	✓	✓
OPTIONAL INSURANCE The insurance becomes optional after 10 years.	✓	✗	✗
TAX FREE BENEFITS The insurance protection benefits are tax free when paid out.	✓	✓	✓
GUARANTEED GROWTH RATES The product has an option for a guaranteed growth rate.	✓	✓	✓
HIGH GROWTH RATES The product has an option for high growth rate.	✓	✓	✗
TAX DEFERRED GROWTH The product has option for tax deferred interest.	✓	✓	✓
UNCAPPED GROWTH RATE The high growth option has no capp on the growth rate.	✓	✗	✗
FREE ACCESS TO YOUR MONEY The product allows you to withdraw money without fees or penalties.	✓	✗	✗
UNLIMITED INVESTMENT OPTIONS The product allows you to access any type of investment account.	✓	✗	✗
UNLIMITED INVESTMENT AMOUNT The product allows you to save any amount of money.	✓	✗	✗
PROFESSIONAL MONEY MANAGEMENT The product provides access to professional money management through an investment house.	✓	✗	✗
EXAMPLE MONTHLY PREMIUM This is the monthly premium used to illustrate the examples below.	\$100	\$100	\$100
GUARANTEED GROWTH OPTION These totals reflect what a 30 year old on a \$100 a month plan could have at 65.	\$57,810	\$27,016	\$38,402
HIGH GROWTH OPTION These totals reflect what a 30 year old on a \$100 a month plan could have at 65.	\$452,355	\$153,337	\$60,019