

Virtus Protection Indexed Universal Life Insurance

Specifications and Optional Riders

Sales	Product strength	Protection-focus and lower internal charges allow for affordable death benefit coverage with potential for cash accumulation and distribution opportunities. An Extended No Lapse Guarantee rider helps keep protection in place.			
	Sales support	877.665.2468			
Protection	Minimum face amount	\$100,000			
	Issue ages	18-80 all classes			
	Maturity age	There is no maturity age. No premiums are accepted and no charges are deducted after age 120. Any Index Loan will be converted to a Standard Loan at age 121.			
	Underwriting classes	Super Preferred Nonsmoker Select Smoker	Preferred Nonsmoker Smoker	Select Nonsmoker Substandard through Table P	Nonsmoker
	Cost of insurance	Current or guaranteed maximum			
	COI bands	\$100,000-\$999,999; \$1,000,000+			
	Extended No Lapse Guarantee	Issue ages	Guarantee period		
		18-35	55 years		
		36-80	To age 90		
	Death benefit option	Level (A). Policyholder may change to B (increasing) during the life of the policy, but doing so will cause the Extended No Lapse Guarantee rider to terminate and be replaced by the standard No Lapse Guarantee (see “Death benefit choices” section of Protection IUL Marketing Guide. Form 3200LMA for details).			
DEFRA premium test	Selected at issue; may be Guideline Premium (GPT) or Cash Value Accumulation (CVAT)				
Cash Value	Guaranteed fixed account rate	2.00%			
	Fixed account rate (as of Jan. 21, 2026)	2.75%			
	Loan rate types	Standard or Index. Current rate 5.65% (July 1, 2025). Variable rate established July 1 each calendar year.			
	Partial surrenders	Up to 10% of prior year-end cash value with no partial surrender charge, pro-rata charge above 10%			
	Available indexes	S&P 500®, Russell 2000® and EuroStoxx 50® annual point-to-point indexes. Minimum cap: 3%.			
	Persistency step-up	30 basis points guaranteed and current. Payable on index segments that begin in year 11+, guaranteed. Payable years 11+ on the Interim and Fixed Account provided current credited rate is greater than 2.0%			
	Account value true-up	Minimum 2.0% true-up upon death or full surrender (years 6+)			

Loads	Premium load	6% on all premium paid years 1-20, current. 6% all years, guaranteed.
	State premium tax	Actual state premium tax in excess of 1.40% in all years
	Policy maintenance charge	\$10 per month
	Surrender charge	Varies by age, gender and class, grades to zero in year 20
	Per-unit charge	Charge per \$1,000 of base face amount, varies by age, gender, class and face amount band.
	Per-unit charge bands	\$100,000-\$249,000; \$250,000-\$999,999; \$1,000,000+
Optional Riders	Accelerated Benefit Rider	Accelerates a portion of the death benefit if an insured qualifies as either chronically or terminally ill under the rider. Places a lien upon the future death benefit payable.
	Children's Term Rider	Provides term life insurance on the children of the insured for a limited time. This rider may be converted.
	Guaranteed Purchase Option Rider	Guarantees the right to purchase additional permanent insurance on the primary insured without evidence of insurability.
	Overloan Protection Rider	Prevents the policy from lapsing due to outstanding loan debt. May only be exercised under specific conditions described in the rider.
	Waiver of Premium Rider	Pays a stipulated amount upon total disability as defined in the rider.

If tax-free loans are taken and the policy lapses, a taxable event may occur. Withdrawals (partial surrenders) and loans from life insurance policies classified as modified endowment contracts may be subject to tax at the time the withdrawal or loan is taken and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

The optional Accelerated Benefit Rider provides for a partial acceleration of the policy death benefit in the event that the base policy insured is certified by a licensed physician as being chronically ill or terminally ill. By taking an accelerated death benefit payment, a lien is created against the policy death benefit. The lien accrues carrying charges at an adjustable rate we declare. The lien, including the lien carrying charges, will be deducted from the total death benefit otherwise payable to the policy beneficiary(ies) and will reduce the cash value available for policy loans, surrenders, or the exercise of any non-forfeiture option. The required premium for the policy must still be paid even if an accelerated death benefit is taken. If an accelerated benefit is taken and the policy lapses or otherwise terminates, a taxable event may occur.

Any accelerated benefit taken under this rider may be taxable. Clients should consult their tax advisor on all tax matters. Adding the rider to a life insurance policy or the taking of rider benefits may affect eligibility for certain public assistance programs and government benefits. The Accelerated Benefit Rider is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. Rider benefits and features may vary by state.

The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor.

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