

Escalator Plus

Key Differentiators vs. Current Competitors



1. Full Guarantee	Unlike competitive products that offer a protection on a portion of the investment, the Escalator Plus provides the opportunity for a full guarantee on 100% of principal
2. Monthly Step-Up	Unique monthly step-up benefit that -- on a five year plan -- gives the investor 60 separate opportunities (once each month) to lock in a new, higher guarantee that can never be lowered
3. Simplicity	Every feature is included in the price. No complicated set of optional riders that forces the advisor to have a conversation with the client about each rider and about how the fee varies depending on what is selected
4. Fees	Lower fees than any similar product; declining fee schedule over time based on potential rebalancing from the Investment Portfolio to the Protection Portfolio