Up to 2-Class Improvement on
Income Advantage IUL and Professional Advantage IUL

One Company Is Increasing Your Ways to Win With Two Distinct Opportunities

- Available for natural underwriting offers of Standard or better on Income Advantage IUL and Professional Advantage IUL only.
- **Standard to Preferred.**
- **Standard Plus to Preferred Plus.**
- **Preferred to Preferred Plus.**
- **Preferred Plus is the best available class.**
- Applies to qualifying cases from $2,000,001 to $10 million.
- No more than $10 million total life insurance in

- **FIT Underwriting Program**
  - **FIT cannot be used with the Standard-or-better 2-class improvement.**
  - Applicants naturally rated Table 1 through Table 4 may qualify for FIT.
  - FIT may improve a qualifying rated case, potentially to Standard.

Underwriting Enhancement Product and Applicant Eligibility

- **Eligibility Period:** Applies to eligible Professional Advantage IUL and Income Advantage IUL applications originally submitted **Oct. 1 to Dec. 31, 2026**.
- **Age:** Life insurance applicant must be age **65 or younger**.
- **Products:** Professional Advantage IUL and Income Advantage IUL only.
- Existing in-force coverage plus the new amount applied for cannot exceed $10 million in this company.
- **Other Carriers:** Coverage in force with other carriers does not count toward the $10 million program limit.

Make the Most of These Opportunities

- More flexibility
- More 1035 opportunities
- All season long: Oct. 1 to Dec. 31, 2026