Life Protection Advantage℠ IUL

A Comparison of Premiums and Protection

With a Life Protection Advantage℠ policy, as long as the client continues to pay no less than the long-term no-lapse protection premium, they have a guarantee that their policy will last to at least age 90 or beyond.[1]

The comparison below shows how protection-focused IUL policies compared when carrying premium guarantees to age 90. And, qualifying policies come with a Guaranteed Refund Option (GRO) rider, that offers the client a refund of premiums if they no longer need their coverage — up to 50% at the end of year 15 and 100% at the end of years 20 through 25.[2]

Male, age 54/55, Preferred Non-Tobacco, $1 million level death benefit, annual premiums

Carrier	Product	Age 90 Guarantee Premium	Duration at 4% Rate	Duration at Maximum Rate
United of Omaha	Life Protection Advantage (ALB)	$10,300	93	101 at 5.57%
Corebridge	Value+ Protector III (Sept 2023)	$10,735	94	108 at 6.22%
United of Omaha	Life Protection Advantage	$10,770	93	100 at 5.57%
Lincoln Financial	WealthProtector IUL	$11,126	90	99 at 7.5%
Nationwide	Nationwide Indexed Protector II 2020	$11,605	91	120 at 6.45%
Securian Financial	Eclipse Protector II	$12,125	90	90 at 5.86%
North American Company for Life & Health	Protection Builder IUL 2	$12,992	99	99 at 5.55%
Prudential	Protection IUL (ALB)	$13,709	99	120 at 6.60%
Prudential	Protection IUL	$14,356	99	120 at 6.60%

Female, age 64/65, Preferred Non-Tobacco, $1 million level death benefit, annual premiums

Carrier	Product	Age 90 Guarantee Premium	Duration at 4% Rate	Duration at Maximum Rate
United of Omaha	Life Protection Advantage (ALB)	$14,430	95	98 at 5.57%
Corebridge	Value+ Protector III (Sept 2023)	$15,204	95	100 at 6.22%
United of Omaha	Life Protection Advantage	$15,210	95	98 at 5.57%
Securian Financial	Eclipse Protector II	$15,835	90	90 at 5.86%
North American Company for Life & Health	Protection Builder IUL 2	$17,941	98	98 at 5.55%
Prudential	Protection IUL (ALB)	$18,341	93	107 at 6.60%
Nationwide	Nationwide Indexed Protector II 2020	$18,503	94	111 at 6.45%
Lincoln Financial	WealthProtector IUL	$18,798	92	99 at 7.05%
Prudential	Protection IUL	$19,460	94	107 at 6.60%

[1]For insureds issue ages 80 and above, a guarantee to age 90 is provided by paying the short-term no-lapse protection premium.

[2]For Life Protection Advantage, the GRO rider is not available for clients over age 60 (regardless of risk class), for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In order to remain eligible for the rider, the client must continue to make their required premium payments as defined in the rider. Refund is limited to 80% of the policy's lowest specified amount and is reduced by any previous withdrawals and outstanding loans.

ALB represents Age Last Birthday design. Rates as of August 2026.

Mutual of Omaha

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