

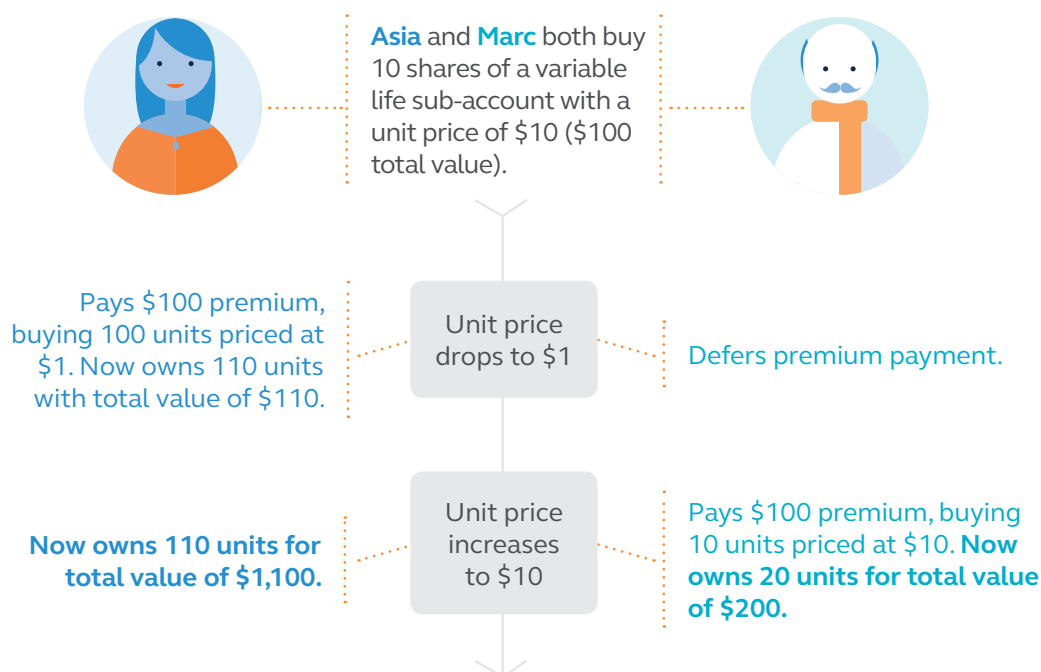
Managing your policy in a volatile economy

Life insurance is important to have in any economic condition. But in a down market, variable universal life (VUL) policy owners sometimes stop their premium payments or transfer a policy's cash value into fixed, interest-bearing accounts.

The problem? This strategy could leave you without adequate life insurance coverage and prevent you from reaching your cash accumulation goals.

A simple solution: stay the course

By continuing to pay premiums when stock market prices are low, you can benefit from potential gains when prices rise. This example shows how:



Asia ends up with a far higher dollar value by not deferring the premium payment when the unit price is low.

For illustrative purposes only. This hypothetical example does not represent any investment strategy or reflect the impact of fees and expenses.

Tips for getting the most out of your VUL policy

Keep your goals in sight. You purchased a VUL policy to help achieve long-term goals — such as protecting your family and having another source of income for future needs. Try to look at the big picture during periods of economic volatility.

Continue to pay premiums in a down market. This will provide coverage you need and the opportunity for more growth when the market improves. And if you have the Death Benefit Guarantee Rider, continuing to pay premiums will ensure you maintain this benefit regardless of market performance.^{1,2}

Review your investment options. Your VUL policy offers many investment choices. Review your asset allocation mix to make sure your choices align with your risk/reward tolerance. While it doesn't guarantee investment gain or eliminate the possibility of investment loss, asset allocation can help you reduce risk and enhance the potential of reaching your investment goals.

Use automatic portfolio rebalancing. Once you've identified an investment strategy that fits your risk/reward tolerance, request automatic portfolio rebalancing on your policy. This will help you maintain your preferred asset allocation over time.

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¹ All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer.

² See the policy and rider for full details. Riders are subject to state variation and availability. Some riders may require additional premium.



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