



Tips & Tricks: Winflex: Protection IUL



1 Solve For

The Protection IUL offers a guarantee death benefit with index features for growth. To accomplish this type of illustration in Winflex, follow this guide. In the Solve For tab, select No Solve and continue on your selections. Input the desired death benefits and premium option.

Insured	Solve For	Policy Options	Index Strategy	Disbursements	Policy Riders	Agent Info
Solve For		No Solve				
Specified Amount Option		Input				
Face Amount		250,000				
Premium Option		GLP Solve				
Premium Mode		Monthly				

2 Policy Options

Drop down Insurance Test and selected Cash Value Accumulation. The option to change the death benefit option is available in this screen as well.

Insured	Solve For	Policy Options	Index Strategy	Disbursements	Policy Riders	Agent Info
Insurance Test		Cash Value Accumulation				
Policy Print Years		Age 121				
Death Benefit Option		Level				
Prevent MEC		<input checked="" type="checkbox"/>				
1035 Exchange Amount		0				
Loan on Policy		0				
Lump Sum		0				
Lump Sum Options		Added to Premium				

3 Index Strategy

This product offers multiple index options and you are able to allocate in multiple options, just make sure your total is 100%.

	Allocation Percentage	Illustrative Rate	Max Crediting Rate
Fixed 1 Yr Declared Rate	<input type="text" value="0"/>	<input type="text" value="3.10"/>	<input type="text" value="3.10"/>
S&P 500 [®] Index Point to Point with Cap (Value Cap)	<input type="text" value="100"/>	<input type="text" value="5.45"/>	<input type="text" value="5.45"/>
NASDAQ-100 Index [®] Point to Point with Cap (Growth Cap)	<input type="text" value="0"/>	<input type="text" value="5.45"/>	<input type="text" value="5.45"/>
S&P 500 [®] Index Point to Point Uncapped with Interest Rate Spread (Uncapped)	<input type="text" value="0"/>	<input type="text" value="5.45"/>	<input type="text" value="5.45"/>
S&P MARC 5% Excess Return Index Point to Point Uncapped (Low Volatility)	<input type="text" value="0"/>	<input type="text" value="5.45"/>	<input type="text" value="5.45"/>
Total Allocation % - Must Equal 100	<input type="text" value="100%"/>	-- Combined	Rates --
Remaining Funds to Allocate:	<input type="text" value="0%"/>	<input type="text" value="5.45"/>	<input type="text" value="5.45"/>

4 Disbursements

The option to withdrawal or take loans will be located in this tab. Keep in mind this will effect the guaranteed death benefit, so for this solve these fields will be left as is.

Withdrawals	<input type="checkbox"/>		
Withdrawal	<input type="text" value="1,000"/>		
Switch to Loans at Cost Basis	<input type="checkbox"/>		
Loans	<input type="checkbox"/>		
Loan Amount	<input type="text" value="1,000"/>		
Loan Type	<input type="text" value="Fixed"/>		
Rate	<input type="text" value="3.25"/>		
Mode	<input type="text" value="Annual"/>		
Loan Repayment	<input type="checkbox"/>		
Loan Repayment Amount	<input type="text" value="1,000"/>		

4

Riders

The overloan protection rider is automatic on this product. There is the option to add the Waiver of Stipulated Premium and Child Term Rider, if needed.

Insured	Solve For	Policy Options	Index Strategy	Disbursements	Policy Riders	Agent Info
Waiver of Stipulated Premium		<input type="checkbox"/>				
Child Term Rider		<input type="checkbox"/>				
Child Term Rider Units		<input type="text" value="1"/>	<i>i</i>			
Child Term Rider To Age		<input type="text" value="65"/>	<i>i</i>			
Overloan Protection Rider		<input checked="" type="checkbox"/>	<i>i</i>			



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