

Several life insurance carriers offer liquidity features on their No-Lapse Guarantee Universal Life products at little or no cost. These riders provide flexibility for the potential of future changes by providing a return of some or all premium contributions should the policy be surrendered during certain windows of time specified in the policy's contract. The summary listed below provides details on each rider.

Carrier & Product	Name of Rider	Rider Summary
American General Secure Lifetime GUL 3	Enhanced Surrender Value Rider	<ul style="list-style-type: none"> • 50% of the total premium paid* at the end of year 20 • 100% of total premium paid* at the end of year 25 • 60 day window to surrender • Rider available at no cost <p><i>*Benefit will not exceed 40% of the policy's lowest Specified Amount</i></p>
American National Signature Guarantee UL	Guaranteed Cash-Out Rider	<ul style="list-style-type: none"> • Surrender the policy for exchange of partial or full return of premiums paid at the 15th, 20th, and 25th policy anniversary • The lesser of (1) a percentage of premiums paid or (2) the benefit amount, which is a percentage of the death benefit • 61 day window to surrender • Rider available at no cost
Mutual of Omaha / United of Omaha GUL Income Advantage IUL	Guaranteed Refund Option Rider	<ul style="list-style-type: none"> • 50% of the total premium paid* at the end of year 15 • 100% of the total premium paid* at the end of year 20, 21, 22, 23, 24, 25 • 60 day window to surrender • Premium amount must guarantee the death benefit through age 100 • Rider available at a no cost <p><i>*Benefit will not exceed 50% of the policy's lowest Specified Amount</i></p>
Nationwide No-Lapse Guarantee UL II	Periodic Access Minimum Surrender Value Rider	<ul style="list-style-type: none"> • 50% of the total premium paid* at the beginning of policy year 16 • 100% of the total premium paid* at the beginning of policy year 21 • 60 day window to surrender • Rider available at a minimum cost <p><i>*Benefit will not exceed 40% of the policy's lowest Specified Amount</i></p>
Symetra Symetra UL-G	Return of Premium Rider	<ul style="list-style-type: none"> • 100% of the total premium paid* • ROP – Two 90-day windows at the end of years 20 and 25 • Carrier is mandated by contract to notify the client when the 90 day windows occur • Rider available at a minimum cost <p><i>*Benefit will not exceed 50% of the face amount for nicotine users and rated policies</i></p>

The descriptions provided are general in nature and one should always refer to the carrier-provided illustration for exact details. Certain premium structures, underwriting classes, ages and state of issue may limit the rider's availability. Please visit with BUI's marketing team for a specific illustration before discussing with clients.

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Contact our marketing team at (314) 392-2841 or marketing@buiusa.com to learn more!