

Voya Strategic Accumulator Survivorship Universal Life Insurance

Issued by Security Life of Denver Insurance Company

Facts At A Glance

Voya Strategic Accumulator Survivorship Universal Life (Voya Strategic Accumulator SUL) is an accumulation-oriented survivorship universal life insurance policy that has the potential for strong surrender values early in the policy. This is especially useful for businesses that want to strengthen their balance sheet and help retain and attract key employees as well as for individuals who may currently be on the fence regarding the need for estate planning. The policy is also useful for business owners who are looking for supplemental retirement income.

Advantages

- Potential for strong early surrender values
- Adjustable Term Insurance Rider
- No surrender charges
- Overloan Lapse Protection Rider

Strong Potential for Early Surrender Value Growth

Voya Strategic Accumulator SUL, issued by Security Life of Denver Insurance Company, is designed for potential growth of surrender values, especially in the early policy years, and usually generates strong first year surrender values. Because there are no surrender charges, this money is yours, and it's there for you when you need or want it to potentially meet a wide variety of personal and business needs.

Surrender values are created in your policy when the premiums you pay – minus any cost of insurance, expense and rider charges– are credited with a competitive interest rate declared by the company. This money grows income tax deferred.

No Surrender Charges

If you decide to cancel your policy, you will receive your policy's net cash surrender value. Unlike other policies, with Voya Strategic Accumulator SUL, there is no surrender charge associated with surrendering a policy... anytime. Plus, if you surrender your policy, a portion of the expense charges that are deducted from eligible premiums you pay in the first year may be refunded to you. Please see your policy for eligibility and details, as restrictions apply.

VUL Conversion Capability

Clients who purchase this policy can take advantage of its adaptability. Within the first two years of the policy, without evidence of insurability (i.e. medical exams, etc.), you can convert your Voya Strategic Accumulator SUL insurance policy to a last survivor flexible premium variable universal life insurance policy from a Voya life insurance company. Please see your policy for eligibility and details, as restrictions apply.

Three Death Benefit Options

Voya Strategic Accumulator SUL provides you the ultimate in flexibility with death benefit options. You have the flexibility to design your policy for the level of protection that's right for you.

Issue Ages & Underwriting Classes

Age 0-90 (the insured person's age on the birthday nearest the policy date)

- Minimum joint equivalent age: 16/ Max joint equivalent age: 85
- No maximum age spread

Fully Underwritten

Class	Issue Age
Preferred No Tobacco	16-85
Standard No Tobacco	0-90*
Standard Tobacco	16-85
Preferred Tobacco	16-90*

* ages 86-90 require special home office attention.

Minimum Issue \$250,000

Guaranteed Minimum Interest Rate 3.00%

Guaranteed Maximum Monthly Expense Charges

Policy Charge

Year	Per month charge
1-10	\$30
11+	\$10

Monthly Administrative Charge

Charges per \$1,000 apply to the stated death benefit and each base coverage segment and vary by the policy's joint equivalent age and the combination of underwriting class of both insureds

Premium Sales Load

Sales Year	Up to Target Premium	Premium in Excess of Target Premium
1	15.00%	7.75%
2-6	10.50%	6.00%
7-10	8.00%	5.25%
11+	5.25%	5.25%

Cost of Insurance (COI) Charge COI charges are based on the net amount at risk and will vary from month to month.

Refund of Sales Charge If the policy has not lapsed, a portion of the premium sales charges may be refunded upon full surrender of the policy. Please see your policy for eligibility and details, as restrictions apply.

Surrender Charge None

Death Benefit Options

- **Option 1:** Level stated death benefit.
- **Option 2:** Stated death benefit plus account value.
- **Option 3:** Stated death benefit plus total premiums paid, less partial withdrawals, accumulated at the interest rate specified by the policyowner.

Policy Loans and Withdrawals

Loans are available anytime on or after the first monthly processing date. Standard loans accrue interest charges daily at an annual interest rate of 3.75% (current and guaranteed basis) on loans taken in policy years 1-10. The interest charges accrue daily at an annual interest rate of 3% current basis (3.15% guaranteed basis) on loans taken in policy years 11+. Preferred loans are available at zero net-interest cost in policy years 11+.

You can obtain tax-deferred income through a combination of policy loans and withdrawals. Income tax deferred distributions are achieved by withdrawing to the cost basis (premiums paid), then using policy loans. This assumes the policy qualifies as life insurance, is not a modified endowment contract, and does not lapse with an outstanding loan.

Twelve partial withdrawals per year may be requested on any monthly processing date after the first policy anniversary.

- Minimum withdrawal: \$100
- Maximum withdrawal: net account value of the policy minus \$500

*Loans and withdrawals may generate an income tax liability, reduce available cash value and reduce the death benefit, or cause the policy to lapse.

Riders

**Accelerated Death Benefit Rider
Overloan Lapse Protection Rider
Single Life Term Rider**

**Adjustable Term Insurance
VUL Conversion Rider**

Voya Strategic Accumulator Survivorship Universal life insurance, policy form #1173, may vary by state, and may not be available in all states, and is issued by Security Life of Denver Insurance Company (Denver, CO), a member of the Voya™ family of companies. All guarantees are based on the financial strength and claims-paying ability of Security Life of Denver Insurance Company, who is solely responsible for all obligations under its policies. Neither Voya or its affiliated companies or representatives offer legal or tax advice. You should consult with your tax and legal advisors regarding your individual situation.

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