



Monumental Life IUL Products

Freedom Global IUL IISM

Freedom Index Universal Life IISM

**Flexible Premium Universal Life Insurance
with an Index Feature**

Product Highlights

Thank you for your interest in the Freedom Global IUL II & Freedom Index Universal Life II products!

Uncertain economic times have left clients feeling uneasy with traditional universal life products. Index Universal Life products may be the answer. Over the years, these products have gained popularity due to the higher policy value accumulation potential combined with the guaranteed minimum interest rates they provide.

The Company's two IUL policies offer the same flexible benefits with different Index Account choices. Both Index Accounts utilize the annual point-to-point crediting method.

The Freedom Global IUL II offers a Global Index Account which utilizes the S&P 500® Index, the EURO STOXX 50® Index, and the Hang Seng Index to determine Excess Index Interest.

The Freedom Index Universal Life II offers an Index Account which utilizes the S&P 500® Index to determine Excess Index Interest.

Each product offers a Basic Interest Account with a guaranteed minimum interest rate of 2%, and an Index Account with a guaranteed minimum interest rate of 1%.



Potential Customers?

- Tax-Free Retirement – Patrick Kelly – Part V
 - Higher income earners
 - Not participating in company sponsored programs
 - Want potential for greater retirement benefits
- Professionals such as doctors, lawyers, accountants
- Business owners
- Independent contractors – IT, Consultants
- Children and Grandchildren

The Highlights

- Clients can increase their face amount after the 1st policy year. (Additional underwriting requirements may be required)
- Clients can decrease their face amount after the 3rd policy year.
- Premium Expense Charge – Current and Guaranteed are 6% for all policy years
- Base Insured Rider (BIR) – the minimum purchase amount is \$100,000, and the maximum is 10 times the base Face Amount.
- Additional Insured Rider (AIR) – the minimum purchase amount is \$25,000; the maximum is the lesser of \$1,000,000 or total coverage on primary insured.

Product Specs

Product Name

Freedom Index Universal Life IISM
Freedom Global IUL IISM

Description

Index Universal Life Insurance

Issue Ages

0 - 17 Juvenile
18 - 70 Preferred Elite
18 - 70 Preferred Plus
18 - 75 Preferred
18 - 85 Nontobacco (18-80 in Florida)
18 - 75 Preferred Tobacco
18 - 85 Tobacco (18-80 in Florida)

Issue Ages Based Upon

Age last birthday

Minimum Face Amount

\$25,000

Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.

Minimum Premium Outlay

\$25 or calculated premium, whichever is greater

Guarantee Period

Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Period as follows:

Issue Ages 0 - 60: lesser of 20 years or until age 65 Issue Ages 61 - 85: 5 years

*After the no lapse period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims paying ability of the Company.

Death Benefit

Level or Increasing



Product Specs

Banding – See Underwriting Guide

- 1) \$ 25,000 - \$100,000
- 2) \$100,001 - \$249,999
- 3) \$250,000 - \$499,999
- 4) \$500,000 and above

Available Riders & Endorsements

Accidental Death Benefit Rider
Additional Insured Rider
Base Insured Rider
Children's Benefit Rider
Disability Waiver of Monthly Deductions Rider
Disability Waiver of Premium Rider
Guaranteed Insurability Benefit Rider
Terminal Illness Accelerated Death Benefit Rider**

Special Features & Benefits

Intended for individuals who are looking for a product that could offer the potential to earn interest based upon outside indexes and are willing to assume certain risks. The Freedom Index Universal Life II offers an S&P 500® Index Account which utilizes the S&P 500® Index to determine Excess Index Interest. The Freedom Global IUL II offers a Global Index Account which utilizes the S&P 500® Index, the EURO STOXX 50® Index, and the Hang Seng Index to determine Excess Index Interest

Guaranteed Minimum Interest Rate

Basic Interest Account: 2%
S&P 500 Index Account 1%
Global Index Account: 1%

Additional Information

Surrender charges apply for the first 10 policy years and for ten years from the date of any Face Amount increase.
Loan Availability: Allowed after the free look period ends.



Features

- Seven Underwriting Classes
 - Preferred Elite, Preferred Plus, Preferred, Non-tobacco, Preferred Tobacco, Tobacco, Juvenile
- Loans
 - *Allowed after the free look period ends. Maximum is Policy Value minus Loan Balance, minus loan interest that will accrue prior to the next policy anniversary, minus the greater of the Surrender Charge or two monthly deductions.*
- Preferred loans available on gains after year 10
- Withdrawals
 - *Minimum \$500; cannot reduce the cash surrender value below \$500*
- No Policy Maturity Date



Features

- **Tax-Free Transfers (between accounts)**
 - Transfers from the Index Account to the Basic Interest Account are only allowed at the end of an Index Account Segment period.
 - Transfers from the Basic Interest Account to the Index Account are only allowed on the first day of a policy month, which generally does not correspond to the calendar month.
- **Flexibility and Control**
 - Premiums*
 - Choice of Basic Interest Account and/or Index Account

* Subject to maintaining the minimum no lapse premium requirements set forth in the policy.

IUL Training

IUL Online Training is necessary before you submit an IUL application:

- <https://www.agentnetinfo.com> (ANI)
 - Education Recourses
 - IUL Training

Freedom Global IUL IISM

Account Options

Basic Interest Account

Current	2.50%
Guaranteed Minimum	2.00%

Global Index Account

Current Cap	13.25%
Current Illustrated Rate	8.91%
Guaranteed Minimum	1.00%

Indexes

S&P 500 Index
EURO STOXX 50 Index
Hang Seng Index

Freedom Index Universal Life IISM

Account Options

Basic Interest Account

Current	2.50%
Guaranteed Minimum	2.00%

Index Account

Current Cap	12.50%
Current Illustrated Rate	7.93%
Guaranteed Minimum	1.00%

Indexes

S&P 500 Index

IUL For Today's Market

- **Life Insurance Protection**
- **Tax-Deferred Earnings**
- **Tax-Advantaged Access**
- **Potential For Higher Interest than Traditional UL Plus Minimum Guarantees**
- **Flexibility and Control**
- **Federal Income Tax-Free Death Benefit**

Terminology

Account Options

Segments

Cap

Account Options

Policy owners can choose between the Basic Interest Account, the Index Account, or any combination of the two.

The Basic Interest Account

The Basic Interest Account earns interest at rates declared by the company, and may fluctuate (just like a standard UL policy).

The declared interest rate is determined for each Basic Interest Account Segment prior to or on the beginning date of the Segment and is applied for one year.

Freedom Index Universal Life II

Index Account

- S&P 500
 - The S&P 500[®] Index is currently the most commonly used index for index products.

Freedom Global Universal Life II Index Account

- **S&P 500**

- The S&P 500[®] Index is currently the most commonly used index for index products.

- **EURO STOXX 50 Index**

- The EURO STOXX 50[®] Index is an index comprised of 50 large cap stocks from leading European blue-chip companies.
- The stocks used in this index come from 12 countries which are located in the European Union.
- Like the S&P 500[®], the EURO STOXX 50[®] Index is a capitalization-weighted index.

- **Hang Seng Index**

- The Hang Seng Index, also a capitalization-weighted index, has a long history beginning in the 1960s and is one of the most recognized indicators of the stock market performance in Hong Kong.



Index Weighting

The Global Index Account uses a weighted average based on the following factors:

- 50% to the percentage change in the S&P 500[®] or the EURO STOXX 50[®], whichever is higher;
- 30% to the percentage change in the S&P 500[®] or the EURO STOXX 50[®], whichever is lower;
- 20% to the percentage change in the Hang Seng Index regardless of the change in its index value.

In this calculation, the change in each index may be positive or negative. However, clients have the security of the Global Index Account guaranteed minimum interest rate of 1%.



Segments

- Segments are components of the Account Options to which net premiums and/or transfers of policy values are allocated.
- There are up to 12 Segments and each Segment begins on a Monthly Policy Date.
- Each Segment lasts for 12 months (the Segment Period).
- The value of an Account Option is the sum of its Segment values and any amount pending application to that Segment.
- Net Premiums received on dates other than the Monthly Policy Date will be created with minimum index account interest for the S&P 500[®] Index Account and current interest for the Basic Interest Account until they are allocated to the next Segment.



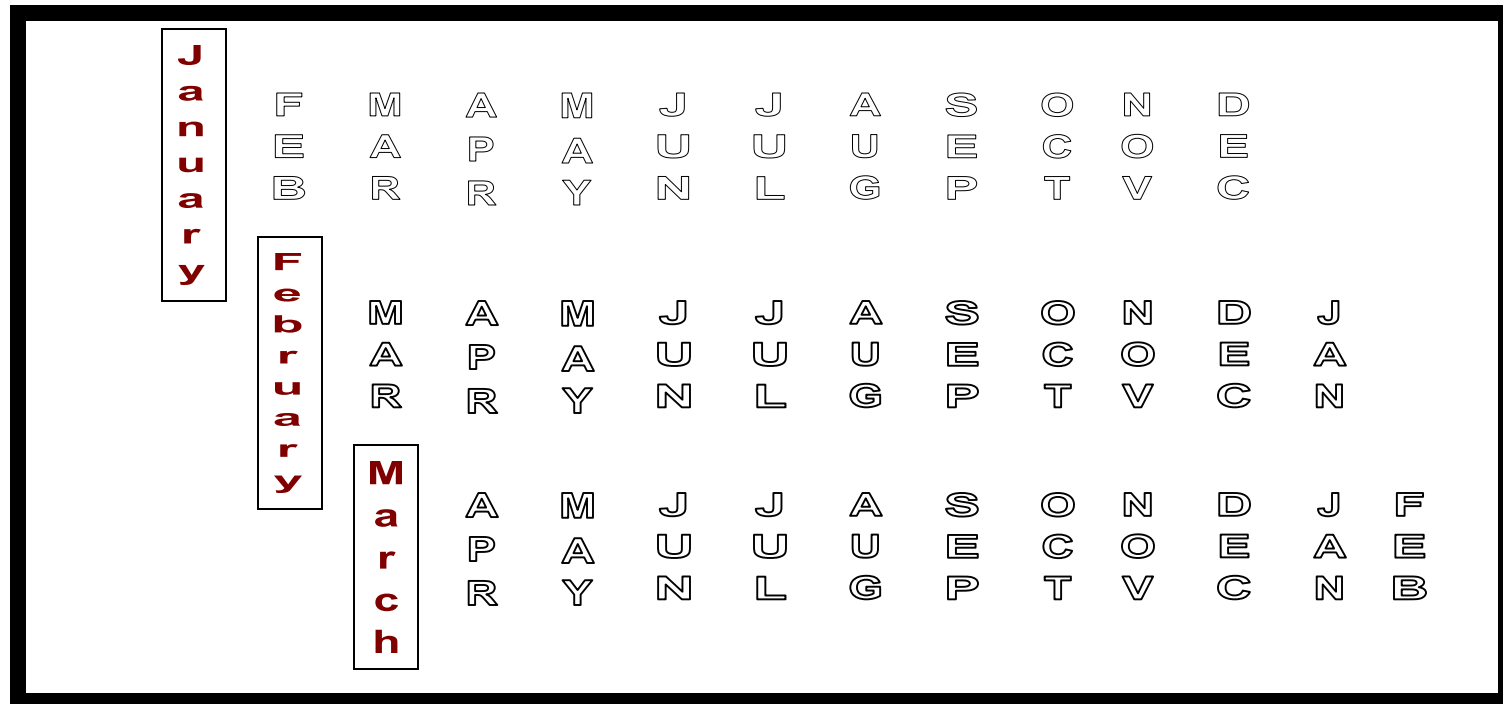
Segments

Each segment lasts for 12 months

There are up to 12 segments

How A "Segment" Works

(Monthly Payment is Applied)



How it Works

- At the end of each Segment Period, the company determines whether any Excess Index Interest will be credited for that Segment Period.
- The amount of Excess Index Interest credited depends on the value in the Global Index Account at the beginning of the Segment Period, the weighted change in the values of the indexes, Monthly Deductions and Index Account Monthly Charges, any policy owner transactions, the minimum interest credited throughout the Segment Period and the applicable Cap.
- At the end of a Segment Period, the company may declare a new Cap for the next Segment Period.



Cap

- The Cap is the maximum percentage of index change that an account Segment can be credited for the Segment period and will be declared in advance for each of the 12 Global Index Account Segments.
- The Cap may change at the beginning of each Segment period and may differ between Global Index Account Segments.
- Once a Cap is declared for a Segment, it applies only to that particular segment until the beginning of the next Segment Period

Participation Rate

- Some index products use a “participation rate” to determine how much of the increase in the index (if any) will be used to calculate index-linked interest.
- The Freedom Global IUL II and the Freedom Index Universal Life II utilize 100% participation rate with the Cap method, for determining Excess Index Interest.

Tools

Website – www.agentnetinfo.com (ANI)

- * Get your computer Mobility ready
- * Mobility on-line
- * Applications
- * Monumental Life Underwriting Guide – page 5

NAA – Training tools – Gina Hawks

Sales Support Team – 877-234-4848

or email agencysalessupport@aegonusa.com

Bob Grannan - 877-788-0113

bob.grannan@transamerica.com

Freedom Global IUL IISM

Product Guides, Client Brochures and Segment History all found on ANI

Freedom Global IUL II
Offered by Monumental Life Insurance Company ("the Company")
Statement of Understanding and Acknowledgment

Applicant's Name: _____

I am applying for an Index Universal Life Insurance Policy to be issued by the Company, in connection with my application I understand that:

The Policy
This policy is intended for people whose primary purpose in buying life insurance is for the death benefit.

Since a portion of the interest credited to the Index Account is calculated in part by reference to outside indexes, there is the potential for greater volatility in the amount of Excess Index Interest credited than of interest credited to the Basic Interest Account. This policy works best for those individuals who can tolerate fluctuations in interest crediting and is not recommended for policyowners who do not intend to allocate a significant portion of their net premiums to the Index Account.

This policy is not an investment in the stock markets or the indexes and does not participate in any stock or investments.

Premiums
I must pay premiums on a regular basis to keep the policy in effect. The policy may lapse if I do not have sufficient Cash Surrender Value (Policy Value less the Surrender Charge and less any Loan Balance) in the policy to pay the next Monthly Deduction and Index Account Monthly Charge and have not paid enough premiums to meet the Minimum No Lapse Premium requirement. In that event, I would be required to pay additional premiums to keep the policy in force.

Account Options
The policy I am applying for allows me to allocate my net premium payments to two Account Options: the Basic Interest Account and the Index Account. Interest will be credited differently to the two Account Options.


Interest
Net premiums allocated to the Basic Interest Account will earn interest at the Current Interest Rate declared by the Company. This rate is guaranteed never to be less than 2% per year. Net Premiums received after a Monthly Policy Date that are to be allocated to the Basic Interest Account will earn interest at the Current Interest Rate until the next Monthly Policy Date, when they will be placed into the next Basic Interest Account Segment.

Net Premiums allocated to the Index Account will earn interest at a guaranteed minimum annual interest rate of 1%. Net Premiums received after a Monthly Policy Date that are to be allocated to the Index Account will earn interest at a rate of 1% per annum until the next Monthly Policy Date, when they will be placed into the next Index Account Segment. Additional interest ("Excess Index Interest") may be credited at the end of each one-year Segment Period.

Excess Index Interest
Excess Index Interest on the Global Index Account is determined using a formula based on changes in the S&P 500[®] Index, the EURO STOXX 50[®] Index, and the Hang Seng Index, excluding dividend income, and cannot exceed the Cap established by the Company. The Company may determine a different Cap for each Segment and can change the Cap at its discretion at the Segment Anniversary.

Current Caps will be shown in Policy Statements and may be obtained from the Company's Administrative Office.

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Statement of Understanding

Freedom Global IUL II illustrations can be generated with a choice of rates between 1.00% and the maximum illustrated rate of 8.91%.

1.00% Guaranteed Minimum Interest
Freedom Global IUL II offers a 1.00% minimum interest rate guarantee for the Global Index Account and potentially greater policy value accumulation without exposure to market declines. The guaranteed minimum interest rate for the Basic Interest Account is 2.00%.

8.91% Maximum Illustrated Rate
Taking into account the Index Weighting, the current cap of 13.25%, the guaranteed minimum interest rate of 1.00% and the 18 years of average index changes, the maximum illustrated rate for the Global Index Account is 8.91%.

The average Index Change based on annual periods ending on the first day of every month between 1993 and 2010 is 8.91%. Below are the averages for each calendar year and an example of the monthly calculation for one particular year:

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	1993	1994	1995	1996	1997	1998	1999	2000
Average	8.84%	4.06%	1.00%	12.68%	12.52%	10.55%	11.74%	5.72%	1.00%	1.00%	11.38%	12.9%	10.84%	13.25%	13.25%	6.88%	11.75%	8.91%	

Year Ending	S&P 500 [®] Index	EURO STOXX 50 [®] Index	Hang Seng Index	Best (50%)	2nd (20%)	Hang Seng Index (20%)	Weighted Total	Cap	Index Change
December 31, 2009	1,549	4,899	10,200	-1.5%	-0.5%	-0.1%	-0.3%	13.25%	1.00%
December 31, 2010	-1.7%	-1.9%	-8.9%	-1.3%	-1.3%	-8.1%	-3.3%	13.25%	1.00%
October 1, 2011	0.9%	-2.6%	-0.5%	0.9%	-0.6%	0.3%	22.5%	5.0%	13.25%
January 1, 2012	2.5%	5.8%	31.5%	5.8%	2.5%	21.1%	9.2%	13.25%	9.2%
July 1, 2012	2.2%	16.7%	37.7%	10.9%	2.3%	37.7%	13.6%	13.25%	13.25%
July 1, 2013	-1.3%	11.9%	19.8%	11.9%	-1.3%	19.8%	9.1%	13.25%	9.1%
July 1, 2014	1.4%	27.3%	28.9%	27.3%	1.4%	28.9%	17.0%	13.25%	13.25%
July 1, 2015	2.4%	20.1%	29.2%	20.1%	2.4%	29.2%	20.7%	13.25%	13.25%
March 1, 2016	-3.2%	20.7%	44.0%	20.7%	-3.1%	44.0%	18.0%	13.25%	13.25%
January 1, 2017	5.3%	20.4%	58.7%	20.4%	5.3%	58.7%	23.6%	13.25%	13.25%
January 1, 2018	9.7%	30.2%	107.7%	30.2%	9.7%	107.7%	41.6%	13.25%	13.25%

The maximum illustrated rate of 8.91% used in the Freedom Global IUL II illustration is only an example rate based on a weighted average of year-to-year changes in the S&P 500[®] Index, EURO STOXX 50[®] Index and Hang Seng Index over an 18-year period ending December 31, 2010 and is not a statement of past performance or a predictor of future performance.

We created this example to help explain how we arrive at the maximum rate at which we illustrate the Freedom Global IUL II. This explanation should not be interpreted as an indication of the Excess Index Interest rate that would have been realized on the Freedom Global IUL II during any particular period. In particular, we have used our current Cap throughout the illustrated period, since the product was not available during this entire period, there is no way of knowing what Cap would have been declared for the time period shown. A lower Cap would have caused a lower average Index Change and a lower maximum illustrated rate.

Additionally, this example is based on changes in the index values between specific dates. Changes measured on different dates would yield different results. Interest credited to the Global Index Account may be higher or lower than the illustrated rate, but will not be less than the minimum 1.00% guarantee or higher than the Cap (currently 13.25%). In fact, the chart above shows that over the last 18 years, based on the given assumptions, the average Index Change fluctuated between the minimum guaranteed interest rate and the current Cap rate.

Any guarantees associated with this policy are based on the claims paying ability of the Company.


This is a brief overview of the Index Account option available in the Freedom Global IUL II, policy form number 88.05. For complete details including fees and charges associated with this product, please refer to the consumer brochure.




Monumental Life Insurance Company
Home Office: 411 Edgewood Rd., NE, Cedar Rapids, Iowa 52499

25764-0711

Illustrative Rate Flyer



Freedom Global IUL IISM
Index Universal Life Insurance
Offered by Monumental Life Insurance Company



75868-0211

Customer Brochure



Freedom Index Universal Life IISM



Freedom Global IUL IISM
Freedom Index Universal Life IISM
Index Universal Life Insurance
Offered by Monumental Life Insurance Company
Product Guide



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Product Guide

Freedom Index Universal Life II Offered by Monumental Life Insurance Company ("the Company") Statement of Understanding and Acknowledgment

Applicant's Name: _____

I am applying for an Index Universal Life Insurance Policy to be issued by the Company. In connection with my application, I understand that:

The Policy

This policy is intended for people whose primary purpose in buying life insurance is for the death benefit.

Since a portion of the interest credited to the Index Account is calculated in part by reference to an outside index, there is the potential for greater volatility in the amount of Excess Index Interest credited than of interest credited to the Basic Interest Account. This policy works best for those individuals who can tolerate fluctuations in interest crediting and is not recommended for policyowners who do not intend to allocate a significant portion of their net premiums to the Index Account.

This policy is not an investment in the stock market or the index and does not participate in any stock or investments.

Premiums

I must pay premiums on a regular basis to keep the policy in effect. The policy may lapse if I do not have sufficient Cash Surrender Value (Policy Value less the Surrender Charge and less any Loan Balance) in the policy to pay the next Monthly Deduction and Index Account Monthly Charge and have not paid enough premiums to meet the Minimum No Lapse Premium requirement. In that event, I would be required to pay additional premiums to keep the policy in force.

Account Options

The policy I am applying for allows me to allocate my net premium payments to two Account Options: the Basic Interest Account and the Index Account. Interest will be credited differently to the two Account Options.

Interest

Net premiums allocated to the Basic Interest Account will earn interest at the Current Interest Rate declared by the Company. This rate is guaranteed never to be less than 2% per year. Net Premiums received after a Monthly Policy Date that are to be allocated to the Basic Interest Account will earn interest at the Current Interest Rate until the next Monthly Policy Date, when they will be placed into the next Basic Interest Account Segment.

Net Premiums allocated to the Index Account will earn interest at a guaranteed minimum annual interest rate of 1%. Net Premiums received after a Monthly Policy Date that are to be allocated to the Index Account will earn interest at a rate of 1% per annum until the next Monthly Policy Date, when they will be placed into the next Index Account Segment. Additional interest ("Excess Index Interest") may be credited at the end of each one-year Segment Period.

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Freedom Index Universal Life IISM
Index Universal Life Insurance
Offered by Monumental Life Insurance Company



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Customer Brochure



The Freedom Global IUL IISM (Policy Form #IUL05) and the Freedom Index Universal Life IISM (Policy Form #IUL04) are index universal life insurance policies issued by Monumental Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions.

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Please read the full disclaimer in the Freedom Global IUL II policy regarding the Hang Seng Index in relation to the policy.

