

VUL Defender®

Competitive protection for the way you design.

Clients' protection priorities aren't one-size-fits-all. VUL Defender combines updated pricing with strong no-lapse guarantees, giving financial professionals competitive options for clients seeking either substantial guaranteed protection through age 100 or maximum lifetime protection.

See how VUL Defender stacks up across ages, underwriting classes and funding designs.

\$250,000 death benefit

Key:
 Rank 1-2
 Rank 3-4
 Overall

Full pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	2	1	1	1	1	1	1	2
	Standard	1	1	1	1	1	2	3	1	1	1	1	1	1	2
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	2	1	1	1
	Standard Plus	1	1	1	1	1	1	2	1	1	1	2	1	1	2
	Standard	1	1	1	1	2	2	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.1	1.3	1.5	1.0	1.0	1.0	1.0	1.3	1.0	1.4

Ten pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	3	2	3	2	1	2	2
	Preferred	1	1	1	1	1	1	1	3	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	1	2	1	1	1	1	1	2
	Standard	1	1	1	1	1	1	1	3	1	1	1	1	1	2
Female	Preferred Best	1	1	1	1	1	1	1	3	1	1	1	1	1	2
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	2	1	2
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	2.1	1.1	1.3	1.1	1.1	1.1	1.8

This is a hypothetical example for illustrative purposes only and cannot be shared with the general public. A customer's experience may be different depending on their specific situation. When providing personalized illustrations to customers, it must always be accompanied by a complete basic illustration.

Single pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	2	2	2	2	2	2
	Preferred	1	1	1	1	1	1	1	1	1	2	1	1	2	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	1	1	1	2	2	2	2
Female	Preferred Best	1	1	1	1	1	1	1	1	1	2	2	2	2	2
	Preferred	1	1	1	1	1	1	1	1	1	2	1	2	2	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	2	2	1
	Standard	1	1	1	1	1	1	1	1	1	2	2	2	2	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.6	1.5	1.8	1.9	1.6

\$500,000 death benefit

Key:

Rank 1-2 Rank 3-4 Overall

Full pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard Plus	1	1	1	1	1	1	2	1	1	1	1	1	1	2
	Standard	1	1	2	2	2	2	3	1	1	1	1	2	1	3
Female	Preferred Best	1	1	1	1	1	1	1	1	1	1	1	1	1	2
	Preferred	1	1	1	1	1	1	2	1	1	1	1	2	1	2
	Standard Plus	1	1	1	1	2	1	2	1	1	1	1	2	1	3
	Standard	1	1	1	1	2	2	2	1	1	1	1	1	1	2
Overall ranking		1.0	1.0	1.1	1.1	1.4	1.3	1.8	1.0	1.0	1.0	1.0	1.4	1.0	2.0

Ten pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	3	3	3	3	2	2	2
	Preferred	1	1	1	1	1	1	1	3	1	1	1	1	2	1
	Standard Plus	1	1	1	1	1	1	2	3	1	2	1	1	1	2
	Standard	1	1	1	1	1	1	1	3	1	1	1	1	1	2
Female	Preferred Best	1	1	1	1	1	1	1	3	1	1	1	1	2	3
	Preferred	1	1	1	1	1	1	1	1	1	1	1	1	1	3
	Standard Plus	1	1	1	1	1	1	1	3	1	1	1	2	1	2
	Standard	1	1	1	1	1	1	1	1	1	1	1	1	2	2
Overall ranking		1.0	1.0	1.1	1.0	1.0	1.0	1.1	2.5	1.3	1.4	1.3	1.3	1.5	2.1

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Single pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	2	2	2	2	2	2	2
	Preferred	1	1	1	1	1	1	1	2	2	2	2	2	2	2
	Standard Plus	1	1	1	1	1	1	1	1	1	1	1	1	1	1
	Standard	1	1	1	1	1	1	1	2	2	2	2	2	2	2
Female	Preferred Best	1	1	1	1	1	1	1	1	2	2	2	2	2	2
	Preferred	1	1	1	1	1	1	1	1	1	2	2	2	2	2
	Standard Plus	1	1	1	1	1	1	1	1	1	2	2	2	2	1
	Standard	1	1	1	1	1	1	1	1	1	2	2	2	2	1
Overall ranking		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.4	1.5	1.9	1.9	1.9	1.9	1.6

\$1,000,000 death benefit

Key:

Rank 1-2 Rank 3-4 Overall

Full pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	2	1	2	2	2	2	2
	Preferred	1	1	2	1	1	1	1	1	1	2	2	2	1	2
	Standard Plus	1	1	2	1	2	2	2	2	1	1	1	2	1	2
	Standard	1	1	2	2	3	2	3	1	1	3	2	2	1	3
Female	Preferred Best	1	1	1	1	1	1	1	2	1	1	2	2	1	2
	Preferred	1	1	1	1	2	2	2	1	1	1	2	2	2	2
	Standard Plus	1	1	1	1	3	2	4	1	1	1	2	2	2	3
	Standard	1	1	1	2	2	2	2	1	1	1	2	2	2	2
Overall ranking		1.0	1.0	1.4	1.4	1.9	1.6	2.0	1.4	1.0	1.5	1.9	2.0	1.5	2.3

Ten pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	3	1	1	1	1	1	1	3	3	4	4	3	3	4
	Preferred	1	1	2	1	1	1	1	3	2	2	2	2	3	3
	Standard Plus	3	1	2	1	1	1	2	3	3	3	1	2	1	3
	Standard	3	1	2	2	2	2	2	3	2	2	2	2	3	3
Female	Preferred Best	3	1	1	1	1	1	1	3	3	4	3	3	4	4
	Preferred	1	1	1	1	2	2	2	3	2	2	2	2	3	3
	Standard Plus	1	1	1	1	3	1	3	3	3	3	3	2	3	3
	Standard	1	1	1	2	2	2	2	3	2	3	2	2	3	2
Overall ranking		2.0	1.0	1.4	1.3	1.6	1.4	1.8	3.0	2.5	2.9	2.4	2.3	2.9	3.1

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Single pay

		No-lapse guarantee - Age 100							No-lapse guarantee - Lifetime						
Age		35	40	45	50	55	60	65	35	40	45	50	55	60	65
Male	Preferred Best	1	1	1	1	1	1	1	2	2	2	2	2	2	2
	Preferred	1	1	1	1	1	1	1	2	2	2	2	2	2	2
	Standard Plus	1	1	1	1	1	1	1	2	1	1	1	1	1	1
	Standard	2	1	2	1	1	1	1	2	2	2	2	2	2	2
Female	Preferred Best	1	1	1	1	1	1	1	1	2	2	2	2	2	2
	Preferred	1	1	1	1	1	1	1	2	2	2	2	2	2	2
	Standard Plus	1	1	1	1	1	1	1	1	1	2	2	2	2	1
	Standard	1	1	1	1	1	1	1	1	1	2	2	2	2	2
Overall ranking		1.1	1.0	1.1	1.0	1.0	1.0	1.0	1.6	1.6	1.9	1.9	1.9	1.9	1.8

Strong across both guarantee designs—with standout Age 100 positioning.



Age 100 guarantee ranks in the top 2

99%

of the time for
\$250K death
benefit scenarios

99%

of the time for
\$500K death
benefit scenarios

94%

of the time for
\$1M death
benefit scenarios



Learn more

Call your Life Sales Support Team to learn how VUL Defender may be the ideal solution for your clients:

1-888-413-7860, option 1 (Independent Brokerage)

1-877-696-6654 (Broker-Dealer)

All illustration and benchmarking data provided by Competitor Illustration Software, October 2026.

The no-lapse guarantee has certain requirements regarding investment options. Not all competitor products may contain such investment requirements. Please refer to each product's prospectuses for a description of the death benefit guarantees and any investment requirements.

Calculations: Average rankings for each category were calculated by averaging the individual ranking for a male and female of a given age/risk class. There are eight total products, including VUL Defender, used to determine each individual ranking. Each number is the average ranking of the product amongst its peers. The overall ranking for each scenario is the average of each age group's overall product score.

Benchmarking scenarios: No Lapse Guarantee (NLG) - Lifetime and Age 100 at 6%. All scenarios solve to guarantee the death benefit to maturity; assumed 6% gross IR; company weighted average of funds.

Companies and products included in this comparison:

- John Hancock - Protection VUL 26
- Nationwide® - VUL Protector II
- Pacific Life - Pacific Admiral® VUL 2
- Penn Mutual - Protection VUL
- Protective - Strategic Objectives II VUL 6-26
- Prudential - FlexGuard® Life IVUL
- Prudential - VUL Protector® (2025) with Extended Plus Rider
- Securian Financial: VUL Defender®

This comparison does not take all material factors into account and must not be used with the public. These factors include but are not limited to: applicable separate account and indexed account options, rider availability, surrender periods, or fees and expenses. For information regarding these and other factors please consult each company's respective prospectus.

Guarantees are based on the claims paying ability of the issuing company.

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Product features and availability may vary by state.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

Variable life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. There may also be underlying fund charges and expenses, and additional charges for riders that customize a policy to fit individual needs. Charges and expenses may increase over time. The variable investment options are subject to market risk, including loss of principal.

This product is sold by prospectus which must be preceded or accompanied with any product information.

The No Lapse Guarantee Agreement (NLGA) is subject to the terms and conditions contained in the policy and may not be in effect even if premium payments are made. Please review the policy carefully.

These are general marketing materials and, accordingly, should not be considered investment advice or a recommendation that any particular product or feature is appropriate or suitable for any particular individual. These materials are based on hypothetical scenarios and are not designed for any particular individual or group of individuals (for example, any demographic group by age or occupation). The materials were prepared for financial professionals who are experienced in investment and/or insurance matters. As a result, they should not be reviewed or relied on by any other persons. Securian Financial Group, and its subsidiaries, have a financial interest in the sale of their products.

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