PINNEY
INSURANCE

CHOOSING THE RIGHT ACCUMULATION IUL

- Financial Security
- Tailored Coverage

Contact Us

916-773-2800

https://pinneyinsurance.com

EXECUTIVE SUMMARY

The right accumulation IUL depends on the client's priorities. While some products focus on maximizing illustrated cash value, Mutual of Omaha's Income Advantage IUL is designed for clients who value long-term consistency, supplemental retirement income, and policy flexibility.

Mutual of Omaha stands apart with its True Portfolio Money Approach, applying the same cap and participation rates to both new and in-force business. Combined with its history of cap stability, low-cost structure, and unique Guaranteed Refund Option, Income Advantage is particularly well suited for conservative accumulation strategies.

Clients seeking maximum illustrated growth may prefer Nationwide Indexed UL Accumulator III, while those looking for broader indexing options may favor Allianz Life Accumulator. Pacific Trident IUL may appeal to clients comfortable with more aggressive growth assumptions. Ultimately, Mutual of Omaha Income Advantage IUL is often the strongest choice for clients prioritizing stability, retirement-income planning, and long-term confidence in their policy performance.

CARRIER COMPARRISON OVERVIEW

Feature	Mutual of Omaha Income Advantage IUL	Nationwide Accumulator II IUL	Allianz Accumulation Advantage IUL	Pacific Trident IUL
Mutual Company Structure	Yes	No	No	No
Competitive Cash Accumulation	Yes	Yes	Yes	Yes
Stable Illustration Philosophy	Yes	TBD	TBD	TBD
Same Caps for New & In-Force Business	Yes	TBD	TBD	TBD
Built-In Chronic Illness Rider	Yes	TBD	TBD	TBD
Built-In Terminal Illness Rider	Yes	TBD	TBD	TBD
Guaranteed Refund Option	Yes	No	No	No
Flexible Index Options	Yes	Yes	Yes	Yes
Low-Cost Design	Yes	TBD	TBD	TBD
Cap Changes Since 2020	None	TBD	TBD	TBD

STRENGTHS AND TRADE-OFFS

Carrier	Key Strengths	Lower compensation than some competitors
Mutual of Omaha Income Advantage IUL	Stable caps, low-cost structure, mutual company, refund rider, chronic illness benefits	More dependent on future crediting assumptions
Nationwide Accumulator II IUL	Strong accumulation potential and broad recognition in the IUL market	More dependent on future crediting assumptions
Allianz Accumulation Advantage IUL	Competitive index options and strong cash-value growth potential	Less emphasis on long-term cap stability
Pacific Trident IUL	Strong long-term cash-value performance, competitive accumulation potential, favorable policy charges	More focused on maximizing growth than providing illustration stability

BEST-FIT CLIENT SCENARIOS

Client Goal	Best Choice	Why It Fits
Maximize illustrated cash value	Nationwide Accumulator II IUL	Strong accumulation potential and competitive illustrations.
Prioritize long-term consistency	Mutual of Omaha Income Advantage IUL	Stable caps and the same rates for new and in-force business.
Supplemental retirement income planning	Mutual of Omaha Income Advantage IUL	Competitive accumulation with long-term stability.
Conservative accumulation strategy	Mutual of Omaha Income Advantage IUL	Lower-cost design and disciplined pricing.
Flexible surrender options	Mutual of Omaha Income Advantage IUL	Unique Guaranteed Refund Option.
Flexible indexing options	Allianz Accumulation Advantage IUL	Broad selection of indexing strategies.
Aggressive growth assumptions	Pacific Trident IUL	Designed for clients seeking maximum upside potential.

ILLUSTRATION STABILITY COMPARISON

Category	Mutual of Omaha Income Advantage IUL	Nationwide Accumulator II IUL	Allianz Accumulation Advantage IUL	Pacific Trident IUL
Cap Rate Changes in Past Decade	3 changes	TBD	TBD	TBD
Cap Changes Since 2020	None	TBD	TBD	TBD
New Business vs. In-Force Caps	Same rates for both	May vary	May vary	May vary
Portfolio Philosophy	True Portfolio Money Approach	New-money approach	New-money approach	New-money approach
Illustration Stability	High	Moderate	Moderate	Moderate
Long-Term Predictability	Strong	Carrier dependent	Carrier dependent	Carrier dependent

CASH VALUE COMPARISON

Policy Year	Mutual of Omaha Income Advantage IUL	Nationwide Accumulator II IUL	Allianz Accumulation Advantage IUL	Pacific Trident IUL
Year 5	$27,379	$27,387	$22,631	$24,943
Year 10	$66,893	$62,182	$58,568	$59,161
Year 15	$116,627	$109,838	$103,257	$107,790
Year 20	$177,884	$170,459	$160,799	$170,240
Year 25	$223,348	$216,764	$203,284	$217,992
Year 30	$282,297	$277,312	$257,212	$281,958

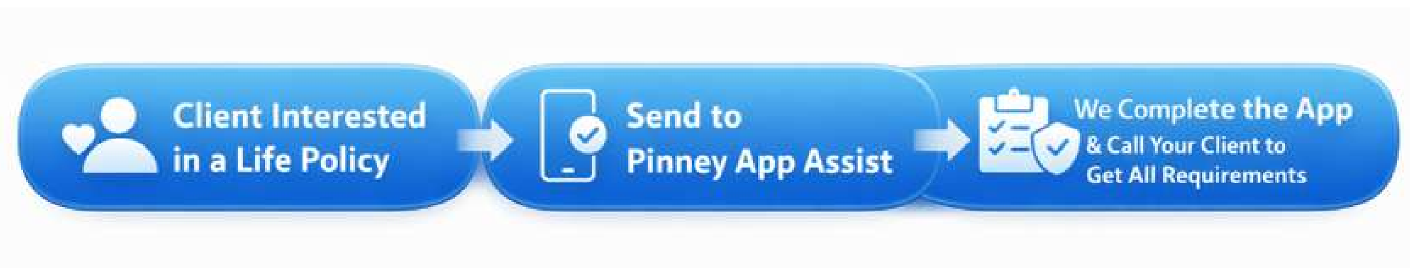
Full-Service Support

Pinney App Assist

Successful life insurance agents hate taking down applications.

You make the sale, we take down the app.

Your team will save 20 minutes per app!



No paperwork in 2026!