

**KEY FEATURES**

- Guaranteed Level Death Benefit – Remains level during the life of the policy<sup>1</sup>
- Guaranteed Level Premiums – Premiums will not increase
- Policy Loan Provision
- Rider and Supplemental Benefit options available
- Accelerated Living Benefit Rider
- Dividends - *(Not Guaranteed)*

LIFETIME PAY (WL) <sup>2</sup>			20 PAY Life (20PL) <sup>2</sup>		
Minimum Face Amount	Underwriting Risk Classification	Issue Age (Last Birthday)	Minimum Face Amount	Underwriting Risk Classification	Issue Age (Last Birthday)
10,000	Juvenile	0-17	10,000	Juvenile	0-17
25,000	Standard Non-Tobacco Standard Tobacco Sub-standard through Table 16 (A-P)	18-49	25,000	Standard Non-Tobacco Standard Tobacco Sub-standard through Table 16 (A-P)	18-49
50,000	Same as above	50-80	50,000	Same as above	50-65
250,001	Preferred NT and Tob Preferred Plus NT	18-65	250,001	Preferred NT and Tob Preferred Plus NT	18-65
100,000	Preferred NT and Tob Preferred Plus NT	66-80			
Premium Payment Period: life of the policy			Premium Payment Period: 20 years		
Policy Fees	Annual: \$48 Quarterly: \$12 + \$1 collection fee Semi-Monthly: \$2		Semi-Annual: \$24 + \$1 collection fee EFT Monthly: \$4 Bi-Weekly: \$2		
Policy Loans	Interest rate of 7.4%, payable in advance (8.0% effective rate) <span style="float: right;"><i>(view policy provisions)</i></span>				

**Riders<sup>2</sup>**

Name	Abbrv.	Issue Age (Last Birthday)	Size Limits	Description
Paid Up Additions Rider	PUAR	0-75	Scheduled Premiums: Minimum \$15 per payment  Unscheduled Premiums: Minimum \$100 per payment  <i>Maximum Annual Limit is the maximum amount allowed as a non-MEC</i>	Provides the Insured the option to purchase additional amounts of paid-up insurance. The paid-up additions increase the policy's Death Benefit and Cash Value. <ul style="list-style-type: none"> <li>• Available on Lifetime Pay</li> <li>• Available only at time of issue</li> <li>• The dividend option will be the same as the option elected on the base policy</li> </ul> Form Series: ICC21 74U PUAR21
Additional Term Rider	ATR	18-60 (18-50 for 20 Pay)	Minimum \$10,000	Additional term life insurance protection on the Primary Insured. Renewable and Convertible. Form Series: ICC19 74E ATR19

<sup>1</sup> Assumes payment of scheduled premiums; no misrepresentation on the application; no suicide; no policy loans

<sup>2</sup> Traditional Whole Life – Lifetime Pay, 20 Pay, policy riders and supplemental benefits are not available in all states

**Riders<sup>1</sup>** –continued

Name	Abbrv.	Issue Age (Last Birthday)	Size Limits	Description
Spouse Insurance Rider	SIR	18-45 Spouse	\$5,000 Minimum \$100,000 Maximum	Term Life Insurance protection on the life of the primary Insured's spouse at time of issue and provides paid-up insurance on the spouse if the primary Insured dies first. Renewable and convertible. Form Series: ICC19 74G SIR19
Children's Insurance Rider	CIR	14 days-17 (Child) 15-55 (Insured)	1 Unit - Minimum 15 Unit - Maximum (1 Unit = \$1,000)	Term Life Insurance protection on each of the lives of the primary Insured's minor children. Future children may be automatically covered. Coverage is convertible to an available Whole Life Insurance policy, up to 5 times the original amount when covered minor reaches age 25. Form Series: ICC19 74F CIR19
Accelerated Living Benefit Rider -Terminal Illness -Critical Illness -Chronic Illness	ALBR	18-80	Lesser of \$1,000,000 or the policy's Death Benefit.	<ul style="list-style-type: none"> <li>• Provided for with no additional premium, where approved in the state of issue</li> <li>• Included with all Underwriting Risk Classifications through Table 4(D)</li> <li>• Allows for an acceleration of all or portion of the Death Benefit in the event of an eligible triggering event, subject to the provisions of the Rider. If the Death Benefit is more than \$1,000,000, then the amount that can be accelerated is limited to all or a portion of the \$1,000,000 and not the Death Benefit.</li> </ul> Form Series: ICC17 70G ALBR17

**Supplemental Benefits<sup>1</sup>**

Name	Abbrv.	Issue Age (Last Birthday)	Size Limits	Description
Waiver of Premium for Disability	WPD	18-59	Same as Policy	Waives future premiums upon permanent disability of the Insured, as defined in the policy. Form# Series: ICC19 74J WPD19
Accidental Death Benefit	ADB	0-60	Minimum \$25,000 Maximum: Lesser of the sum of the total benefit (base Face + DMR + DAIR + AIR) or \$200,000. Military (Active duty) Maximum: \$150,000	Additional life insurance for death caused by an accident as defined in the policy. Form Series: ICC19 74I ADB19
Guaranteed Insurability Option	GIO	0-38	\$5,000 Minimum \$35,000 Maximum	Permits the Owner to buy additional life insurance without evidence of insurability at the following attained ages: 25, 28, 31, 34, 37, and 40. Form Series: ICC19 58Z GIO19

<sup>1</sup> Traditional Whole Life – Lifetime Pay, 20 Pay, policy riders and supplemental benefits are not available in all states