

Lifetime Assure UL is a flexible premium universal life insurance policy offering death benefits and the ability to grow cash values based on a fixed interest rate that is declared annually by the company. Lifetime Assure UL also offers an attractive minimum guaranteed interest rate that may provide strong death benefit guarantees.

<b>Issue Ages*:</b> <i>(age nearest birthday)</i>	<ul style="list-style-type: none"> <li>• 0-85 Standard Non-Tobacco</li> <li>• 18-85 Standard Tobacco</li> <li>• 18-85 Preferred</li> <li>• 18-75 Premier</li> </ul>
<b>Premiums:</b>	<ul style="list-style-type: none"> <li>• Flexible premiums</li> <li>• Minimum Premium Guarantee</li> <li>• GPT/CVAT Tests</li> </ul>
<b>Minimum Face Amount:</b>	<ul style="list-style-type: none"> <li>• \$25,000 ages 0-17</li> <li>• \$50,000 ages 18-85, Standard</li> <li>• \$100,000 Preferred/Premier</li> </ul>
<b>Face Bands:</b>	<ul style="list-style-type: none"> <li>• \$25,000 - \$99,999</li> <li>• \$100,000+</li> </ul>
<b>Death Benefit:</b>	<ul style="list-style-type: none"> <li>• <b>Option 1</b> - the face amount</li> <li>• <b>Option 2</b> - the initial face amount plus the account value in any given year</li> <li>• <b>Option 3</b> - the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4%</li> </ul>
<b>Underwriting:</b>	<ul style="list-style-type: none"> <li>• Premier</li> <li>• Preferred Non-Tobacco</li> <li>• Standard Non-Tobacco</li> <li>• Preferred Tobacco</li> <li>• Standard Tobacco</li> </ul>
<b>Maximum Special Class:</b>	<ul style="list-style-type: none"> <li>• Table 16</li> </ul>
<b>Expense Charges:</b>	<ul style="list-style-type: none"> <li>• \$6 per month</li> <li>• Monthly per thousand expense charge through age 120: varies by issue age, gender, underwriting class, policy year and face amount</li> <li>• Premium Load: 5% of premiums in all years</li> <li>• Surrender charges apply for 19 years</li> </ul>

<b>Minimum Premium Guarantee Period*</b>	<table border="1"> <thead> <tr> <th>Issue Ages</th> <th>Policy Years</th> </tr> </thead> <tbody> <tr> <td>0-35</td> <td>30</td> </tr> <tr> <td>36-45</td> <td>25</td> </tr> <tr> <td>46-55</td> <td>20</td> </tr> <tr> <td>56-65</td> <td>15</td> </tr> <tr> <td>66-75</td> <td>10</td> </tr> <tr> <td>76-85</td> <td>5</td> </tr> </tbody> </table>	Issue Ages	Policy Years	0-35	30	36-45	25	46-55	20	56-65	15	66-75	10	76-85	5
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<b>Guaranteed Interest Rate:</b>	<ul style="list-style-type: none"> <li>• 3%</li> </ul>														
<b>Interest Crediting:</b>	<ul style="list-style-type: none"> <li>• Traditional fixed crediting (declared annually)</li> </ul>														
<b>Available Benefits and Riders:</b>	<ul style="list-style-type: none"> <li>• Wellness for Life Rider®</li> <li>• Waiver of Monthly Deduction Rider, or</li> <li>• Waiver of Specified Premium Rider</li> <li>• Primary Insured Rider</li> <li>• Accidental Death Benefit Rider</li> <li>• Guaranteed Purchase Option Rider</li> <li>• Additional Insured Rider</li> <li>• Children's Insurance Rider</li> <li>• Terminal Illness Accelerated Death Benefit Rider</li> <li>• Overloan Protection Rider</li> <li>• Accelerated Access Rider (Chronic Illness)</li> </ul>														
<b>Product Features:</b>	<ul style="list-style-type: none"> <li>• Minimum Premium Guarantee to extend guaranteed death benefit protection based on insured's issue age</li> <li>• Interest Rate Guarantee</li> <li>• Annually Declared (Fixed) Loan interest rate option</li> <li>• Preferred Fixed Interest Rate loans available after policy year 10</li> </ul>														

\* Payment of the minimum monthly premium keeps this policy in force, guaranteeing your death benefit, during the minimum premium period.

Lifetime Assure UL is issued by and all policy benefits are the responsibility of **Accordia Life and Annuity Company**, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Forms ICC13-ULA-E14, ULA-E14, ULA-E14-CRT

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