

Lifetime Foundation ELITE

INDEXED UNIVERSAL LIFE INSURANCE



Lifetime Foundation ELITE indexed universal life insurance offers a simple, easy to understand approach to guaranteed death benefit life insurance. Assuming minimum premium requirements have been met, the face amount of the policy is guaranteed up to the earlier of age 90, or 40 years, depending on the insured's underwriting class. When you're in need of guaranteed, straightforward life insurance protection, Lifetime Foundation ELITE has you covered. **Simple. Affordable. Secure.**

Issue Ages*: <i>(age nearest birthday)</i>	<ul style="list-style-type: none"> • 18 - 85 Standard/Preferred • 18 - 75 Premier
Premiums:	<ul style="list-style-type: none"> • Flexible Premiums • CVAT Test
Minimum Face Amount:	• \$100,000
Death Benefit:	<ul style="list-style-type: none"> • Option 1 - the face amount • Option 2 - the face amount plus the account value in any given year
Underwriting:	<ul style="list-style-type: none"> • Premier • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco
Maximum Special Class:	• Table 16
Expense Charges:	<ul style="list-style-type: none"> • Premium Load: 10% • \$6 per month • Monthly per thousand expense charge assessed in the first fifteen policy years: varies by issue age, gender, underwriting class • Surrender charges apply for 15 years
Guaranteed Interest Rate:	2% (Patented True-Up at the end of each segment term as well as at policy termination)
Indices:	<ul style="list-style-type: none"> • Standard & Poor's 500® Index • Hang Seng
Participation Rate:	Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)
Account Value Enhancement:	<p>We intend to credit an additional 0.60% of interest annually to the policy's account value on a non-guaranteed basis. If credited, the enhancement applies beginning on the later of:</p> <ol style="list-style-type: none"> (1) The end of the policy year when the insured turns 65, or (2) The end of the tenth policy year.

Interest Crediting Strategies:	<ul style="list-style-type: none"> • Basic Interest Strategy • 1-Year Fixed-Term Strategy* • 1-Year Point-to-Point Strategy*, S&P 500® • 1-Year Point-to-Point Increased Participation*, S&P 500® • 1-Year Point-to-Point International Index*, Hang Seng • 1-Year Point-to-Point Elevated Cap Strategy*, S&P 500® • 1-Year Monthly Cap Strategy*, S&P 500® • 2-Year Point-to-Point Strategy, S&P 500® <p>* NEW-All 1-Year strategies now have 11 month initial crediting option to allow first crediting period interest to be reflected on first annual statement.</p>
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Available Riders:	<ul style="list-style-type: none"> • Wellness for Life® Rider • Waiver of Specified Premium Rider • Primary Insured Rider • Accidental Death Benefit Rider • Guaranteed Purchase Option Rider • Additional Insured Rider • Children's Insurance Rider • Terminal Illness Accelerated Death Benefit Rider • Overloan Protection Rider • Accelerated Access Rider
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Product Features:	<ul style="list-style-type: none"> • Death Benefit guarantee (standard or better): <table border="1"> <thead> <tr> <th>Underwriting Class</th> <th>Guarantee Period In Years</th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>The earlier of age 90 or 40 years</td> </tr> <tr> <td>Tobacco</td> <td>The earlier of age 80 or 30 years</td> </tr> </tbody> </table>	Underwriting Class	Guarantee Period In Years	Non-Tobacco	The earlier of age 90 or 40 years	Tobacco	The earlier of age 80 or 30 years
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Non-Tobacco	The earlier of age 90 or 40 years						
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Guarantee period is shorter for rated cases.

- **NEW** - Ability to switch between strategies on crediting dates
- Interest Rate Guarantee
- Participation Rate Guarantee
- Choice of three loan interest rate options - **NEW** - Linked Loan Option, Annually Declared (Fixed) Rate or Variable Interest Rate
- Preferred Fixed Interest Rate loans available after policy year 10
- Ability to switch loan types

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Lifetime Foundation ELITE is not available in all states.

Accelerated Access Rider not available in California.

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S&P 500® Index

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