

# Life Portfolio Overview

	<b>NEW</b> Lifetime Builder ELITE	<b>NEW</b> Lifetime Foundation ELITE	Survivorship Builder	Lifetime Provider	Lifetime Assure UL	Term																								
	IUL	IUL	IUL	IUL	UL	ART, 10, 20, 30 year Term; Convertible																								
<b>Product Description</b>	Death benefit protection with our best cash accumulation potential over time	Indexed universal life insurance that offers strong death benefit guarantees	Death benefit protection affordably shared across two lives	Most affordable death benefit protection with some potential for cash value growth	Affordable death benefit protection, extended guarantees and a fixed interest rate	Death benefit for specific time with conversion option																								
<b>Interest Crediting</b>	All IUL strategies currently available <b>NEW</b> Optional 11-month initial crediting period	All IUL strategies currently available <b>NEW</b> Optional 11-month initial crediting period	All IUL strategies currently available	All IUL strategies currently available	Traditional fixed crediting	n/a																								
<b>Account Value Enhancement</b>	<b>IMPROVED</b> 100 bps (1.0%) guaranteed beginning at the end of the 5th policy year	60bps (0.6%) Non-guaranteed beginning at later of: (1) the end of the policy year when the insured turns 65 or (2) the end of the 10th policy year	60 bps (0.6%) guaranteed beginning at the end of the 10th policy year	none	none	n/a																								
<b>Guaranteed Interest Rate</b>	2%	2%	2%	2%	3%	n/a																								
<b>Minimum Premium Guarantee Period</b>	5 yrs	<table border="1"> <thead> <tr> <th colspan="2">MINIMUM PREMIUM GUARANTEE PERIOD</th> </tr> <tr> <th>UW Class</th> <th>Guar. Duration</th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>Earlier of age 90 or 40 years</td> </tr> <tr> <td>Tobacco</td> <td>Earlier of age 80 or 30 years</td> </tr> </tbody> </table> <p>Minimum guarantee period is never less than 10 years</p> <p><b>Death Benefit Guarantee</b> - the full face amount guarantee duration based on issue age and underwriting class. - Guarantee period is shorter for rated cases.</p>	MINIMUM PREMIUM GUARANTEE PERIOD		UW Class	Guar. Duration	Non-Tobacco	Earlier of age 90 or 40 years	Tobacco	Earlier of age 80 or 30 years	5 yrs	5 yrs	<table border="1"> <thead> <tr> <th colspan="2">MINIMUM PREMIUM GUARANTEE PERIOD</th> </tr> <tr> <th>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> <p>Payment of the minimum monthly premium keeps this policy in force, guaranteeing your death benefit, during the minimum premium period.</p>	MINIMUM PREMIUM GUARANTEE PERIOD		Ages	Policy Years	0-35	30	36-45	25	46-55	20	56-65	15	66-75	10	76-85	5	n/a
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<b>Minimum Face Amount</b>	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred)	\$100,000	\$250,000	\$100,000 (ages 18-85)	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std class) \$100,000 (ages 18-85 premier/preferred)	\$50,000 - 20YT/30YT; Std NT/Tob \$100,000 - 10YT \$100,000 - 20YT/30YT; Std+, Preferred, Premier \$500,000 - ART																								
<b>Risk Classes &amp; Issue Age Limits</b>	Premier: 18-75 Pref NT: 18-85 Std NT: 0-85 Pref Tob: 18-85 Std Tob: 18-85	Premier: 18-75 Pref NT: 18-85 Pref TB: 18-85 Std NT: 18-85 Std TB: 18-85	Premier: 20-75 Pref NT: 20-85 Std NT: 20-90 Pref Tob: 20-85 Std Tob: 20-90 Substd NT: 20-90 Substd Tob: 20-90 Only 1 of the 2 Insureds can be over age 85	Premier: 18-75 Pref NT: 18-85 Std NT: 18-85 Pref Tob: 18-85 Std Tob: 18-85	Premier: 18-75 Pref NT: 18-85 Std NT: 0-85 Pref Tob: 18-85 Std Tob: 18-85	Six risk classes: Premier NT, Pref NT, Std+ NT, NT, Pref Tob, Tob  ART: 18-75 (18-70 Tob. Classes) 10 yr Term: 18-75 (18-70 Tob. Classes) 20 yr Term: 18-65 (18-60 Tob. Classes) 30 yr Term: 18-55 (18-50 Tob. Classes)																								
<b>Substandard Availability</b>	Table Ratings and Flat Extras available <b>Tables:</b> 1-6, 8, 10, 12, 16 Maximum 2 FE's per policy	Table Ratings and Flat Extras available <b>Tables:</b> 1-6, 8, 10, 12, 16 Maximum of 2 FE's per policy	Table Ratings and Flat Extras available <b>Tables:</b> 1-6, 8, 10, 12 Maximum 2 FE's per policy  + 2 uninsurable classes (Tables 19,20) Not all combinations of substandards risks will be issued	Table Ratings and Flat Extras available <b>Tables:</b> 1-6, 8, 10, 12, 16 Maximum 2 FE's per policy	Table Ratings and Flat Extras available <b>Tables:</b> 1-6, 8, 10, 12, 16 Maximum 2 FE's per policy	Maximum special class-Table 8 Extra premium applies for life. Special Class rates are expressed as a percent of standard rates as follows:  <b>Table 1</b> 125% <b>Table 5</b> 225% <b>Table 2</b> 150% <b>Table 6</b> 250% <b>Table 3</b> 175% <b>Table 7</b> 275% <b>Table 4</b> 200% <b>Table 8</b> 300%																								
<b>Death Benefit Option</b>	Level (Option 1) Increasing (Option 2) ROP DB (4% max growth factor)	Level (Option 1), Increasing (Option 2)	Level (Option 1) Increasing (Option 2) ROP DB (4% max growth factor)	Level (Option 1) Increasing (Option 2)	Level (Option 1) Increasing (Option 2) ROP DB (4% max growth factor)	n/a																								
<b>Face Amount Bands</b>	\$25,000 - \$99,999 \$100,000+	none	none	none	\$25,000 - \$99,999 \$100,000+	\$100,000 \$250,000 \$500,000 \$1,000,000																								
<b>Cost Structure</b>	<p><b>Expense Charges:</b></p> <ul style="list-style-type: none"> <li>Premium Charge: 6% on all premium in all policy years</li> <li>\$8 per month</li> <li>Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class</li> </ul> <p><b>Cost of Insurance:</b> Based on issue age, gender, underwriting class and policy year</p>	<p><b>Expense Charges:</b></p> <ul style="list-style-type: none"> <li>Premium Load: 10% in all years</li> <li>\$6 per month</li> <li>Monthly per thousand expense charge assessed in the first fifteen policy years: varies by issue age, gender and underwriting class</li> </ul> <p><b>Cost of Insurance:</b> Based on issue age, gender, underwriting class and policy year</p>	<p><b>Expense Charges:</b></p> <ul style="list-style-type: none"> <li>Premium Load: 2.5% in all years</li> <li>\$10 per month</li> <li>Monthly per thousand expense charge assessed in the first seven policy years: varies by issue age, gender, and underwriting class</li> </ul> <p><b>Cost of Insurance:</b> Based on issue age, gender, underwriting class and policy year</p>	<p><b>Expense Charges:</b></p> <ul style="list-style-type: none"> <li>Premium Load: 5% up to target, 10% above target</li> <li>\$12 per month</li> <li>Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class</li> </ul> <p><b>Cost of Insurance:</b> Based on issue age, gender, underwriting class and policy year</p>	<p><b>Expense Charges:</b></p> <ul style="list-style-type: none"> <li>Premium Load: 5% in all years</li> <li>\$6 per month</li> <li>Monthly per thousand expense charge through age 120: varies by issue age, gender, and underwriting class</li> </ul> <p><b>Cost of Insurance:</b> Based on issue age, gender, underwriting class and policy year</p>	<p><b>Expense Charges:</b></p> <ul style="list-style-type: none"> <li>\$75 Annually, non-commissionable</li> </ul>																								
<b>Surrender Charge Period</b>	15 Years	15 Years	15 Years	10 Years	19 Years	n/a																								
<b>Loan Options</b>	<b>NEW</b> Linked Loan Option, Variable Loan, Annually Declared Rate Loan	<b>NEW</b> Linked Loan Option, Variable Loan, Annually Declared Rate Loan	Variable Loan, Annually Declared Rate Loan	Variable Loan, Annually Declared Rate Loan	Annually Declared Rate Loan	No loans available																								

	<b>NEW</b> Lifetime Builder ELITE	<b>NEW</b> Lifetime Foundation ELITE	Survivorship Builder	Lifetime Provider	Lifetime Assure UL	Term
Accelerated Access Rider	Yes	Yes	Yes	Yes	Yes	No
Accelerated Benefit Rider (Terminal)	Yes	Yes	Yes	Yes	Yes	Yes
Accidental Death Benefit Rider	Yes	Yes	No	Yes	Yes	Yes
Additional Insured Rider	Yes	Yes	No	Yes	Yes	Yes
Children's Insurance Rider	Yes	Yes	No	Yes	Yes	Yes
Death Benefit Return of Premium (DBO3)	Yes (4% maximum growth factor)	No	Yes (4% maximum growth factor)	No	Yes (4% maximum growth factor)	No
Early Cash Value Rider	Yes	No	No	No	No	No
Guaranteed Purchase Option	Yes	Yes	No	Yes	Yes	No
First to Die Rider	No	No	Yes	No	No	No
Survivor Insured Life Rider	No	No	Yes	No	No	No
Overloan Protection Rider	Yes	Yes	Yes	Yes	Yes	No
Policy Split Option Rider	No	No	Yes	No	No	No
Primary Insured Rider	Yes	Yes	No	Yes	Yes	No
Waiver of Monthly Deductions	Yes	No	No	Yes	Yes	No
Waiver of Premium	No	No	No	No	No	Yes
Waiver of Premium Plus	No	No	No	No	No	Yes
Waiver of Specified Premium	Yes	Yes	No	Yes	Yes	No
Waiver of Surrender Charge Due to Confinement	Yes	No	No	Yes	Yes	No
Wellness for Life®	Yes	Yes	No	Yes	Yes	No
Estate Protection Rider	No	No	Yes	No	No	No

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