

# Lifetime Builder ELITE

INDEXED UNIVERSAL LIFE INSURANCE



Lifetime Builder ELITE indexed universal life insurance is a flexible life insurance policy that can fit many needs. The policy offers a death benefit while also giving the opportunity to build cash value. The policy's cash value can earn interest based in part on the upward movement of a stock market index, subject to certain limitations.

**Issue Ages\*:** (age nearest birthday)

- 0-85 for Standard Non-Tobacco
- 18-85 for Standard Tobacco
- 18-85 for Preferred
- 18-75 for Premier

**Premiums:**

- Flexible premiums
- Minimum Premium Guarantee
- GPT/CVAT Tests

**Minimum Face Amount:**

- \$25,000 (ages 0-17)
- \$50,000 (ages 18-85 Standard)
- \$100,000 Premier/Preferred

**Face Amount Bands:**

- \$25,000 - \$99,999
- \$100,000+

**Death Benefit:**

- Option 1 = the face amount
- Option 2 = the initial face amount plus the account value in any given year
- Option 3 = 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%

**Underwriting:**

- Premier
- Preferred Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

**Maximum Special Class:**

- Table 16

**Policy Charges:**

- \$8 per month
- Monthly per thousand expense charge assessed in the first ten policy years (non-guaranteed): varies by issue age, gender, and underwriting class and face amount
- Premium Charge: 6% on all premium in all years.
- Surrender charges apply for 15 years

**Guaranteed Interest Rate:**

2% (True-Up at the end of each segment term as well as at policy termination)

**Indices:**

- Standard & Poor's 500® Index

**Participation Rate:**

Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)

**Interest Crediting Strategies:**

- 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 Elevated Cap\*, S&P 500®
- 1-Year Monthly Cap Strategy\*, S&P 500®
- 2-Year Point-to-Point Strategy, S&P 500®

\* All 1-Year strategies have 11 month initial crediting option to allow first crediting period interest to be reflected on first annual statement.

**Available Benefits and Riders:**

- Wellness for Life®
- Overloan Protection Rider
- Waiver of Monthly Deduction Rider, or
- Waiver of Specified Premium Rider
- Primary Insured Rider
- Accidental Death Benefit Rider
- Guaranteed Purchase Option Rider
- Additional Insured Rider
- Children's Insurance Rider
- Accelerated Access Rider
- Terminal Illness Accelerated Death Benefit Rider
- Death Benefit Return of Premium Rider

**Product Features:**

- Indexed Interest Crediting Strategies
- Basic 5-year Minimum Premium Guarantee
- Interest Rate Guarantee
- Participation Rate Guarantee
- Designed for accumulation
- Guaranteed Account Value Enhancement: Beginning at the end of the 5th policy year, a guaranteed 1.00% Account Value Enhancement will be credited to the policy's account value
- Choice of three loan interest rate options - 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
- \* Ability to switch between strategies on crediting dates

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Availability varies by state.

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