

## Children's Whole Life

<b>PRODUCT</b> Product Type	<b>CHILDREN'S WHOLE LIFE</b> Whole Life Insurance	
<b>Issue Ages</b> (Age Last Birthday)	14 days to 17 years	
<b>Face Amounts</b>	\$5,000 - \$50,000	
<b>Underwriting Classes</b>	Standard	
<b>Table Rates</b>	None	
<b>Premium Modes</b> (Modal Factors)	Annual (1.00) Semiannual (.50)	Quarterly (.25) Monthly BSP (.08333)
<b>Policy Fee</b>	\$12 Annual Policy Fee (Commissionable)	
<b>Riders</b> (Some restrictions may apply)	Guaranteed Insurability Rider Waiver of Premium due to Death of Owner	
<b>Guaranteed Interest Rate</b>	N/A	
<b>Low-Cost Loans</b>	Charge 5.66% in advance	
<b>Partial Withdrawals</b>	None	
<b>Death Benefit Guarantees</b>	Policy is guaranteed to age 100 as long as premium is paid.	
<b>Other Product Features</b>	<ol style="list-style-type: none"> <li>1. Additional coverage may be purchased in the future without evidence of insurability</li> <li>2. Limited health questions and no medical exam</li> <li>3. Rates never increase and benefits never decrease</li> <li>4. iGo e-App™</li> </ol>	