

Living Promise Whole Life

PRODUCT Product Type	LIVING PROMISE – Whole Life Insurance Level Benefit Plan		Graded Benefit Plan
Issue Ages (Age Last Birthday)	45-85		45-80
Face Amounts	\$2,000 - \$40,000		\$2,000 - \$20,000
Underwriting Classes	Standard Tobacco/Nontobacco		Standard (no tobacco distinction)
Table Rates	N/A		N/A
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	
Policy Fee	\$36 Annual Policy Fee (Commissionable)		
Riders	Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider* Optional: Accidental Death Benefit Rider *Included in the policy		None
Low-Cost Loans	Charge 7.4% in advance		
Conversions	N/A		
Death Benefit Guarantees	N/A		
Other Product Features	<ol style="list-style-type: none"> 1. Simplified underwriting 2. Small face amounts 3. No death benefit reductions in early years (Level Benefit only) 4. iGo e-App™ 		