

Income AdvantageSM IUL

PRODUCT Product Type	Income Advantage SM IUL Indexed Universal Life
Issue Ages (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only
Face Amounts	\$100,000 and up <i>(First Year Premium over \$10,000,000 requires home office approval.)</i>
Underwriting Classes	Preferred Plus NT Standard NT Preferred NT Preferred T Standard Plus NT Standard T
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 14 years.
Expense Loads	Monthly Deductions: Monthly expense charge: Current: \$5, plus a monthly charge per \$1,000 of Specified Amount; Guaranteed: \$10, plus a monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month Premium Charge Current = 4.5% up to the target 3% in excess of the target Guaranteed = 10% of each premium
Riders (Some restrictions may apply)	Guaranteed Refund Option* Accelerated Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard SM Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Dependent Children's Rider Additional Insured Term Rider (self and other insured) *included in the policy
Guaranteed Interest Rate	2% on fixed account
Policy Loans	Standard Loan Years 1-9: Charge 4% (in arrears) Credit 2% Years 10+: Charge 2% (in arrears) Credit 2% Index Loan Charge: Currently declared and not to exceed 6 percent Credit: Based on Index Crediting Strategy Performance

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Partial Withdrawals	Allowed after first policy year, \$100 minimum.
No-Lapse Protection	Ages 0-75: 10 Years Ages 76-79: To age 85 Ages 80+: 5 Years
Other Product Features	Index crediting strategies Income Advantage has three index crediting strategies: 1. 100 percent participation rate with mid-range cap 2. Higher participation rate with lower cap 3. Lower participation rate with no cap