

Term Life Answers® 10, 15, 20, 30

PRODUCT					
TERM LIFE ANSWERS 10, 15, 20, 30					
Product Type					
Issue Ages (Age Last Birthday)		Term Life 10	Term Life 15	Term Life 20	Term Life 30
	Nontobacco	18-80	18-74	18-68	18-55
	Tobacco	18-75	18-70	18-65	18-50
Face Amounts	\$100,000 - \$249,999 \$250,000 - \$499,999		\$500,000 - \$999,999 \$1,000,000 and above		
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T		Substandard NT Substandard T	
Table Rates	Tables 1 (A) to 16 (P)				
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52)		Quarterly (.275) Monthly BSP (.0875)		
Policy Fee	\$62.50 per year (Commissionable for face amounts under \$250,000)				
Riders (Some restrictions may apply)	Accelerated Death Benefit for Terminal Illness Rider* Accidental Death Benefit Rider Waiver of Premium for Unemployment Rider* Dependent Children's Rider Other Insured Rider Disability Waiver of Premium Rider *Included in the policy				
Conversions	Term Life 10		Term Life 15		
	Before age 75, or during first 2 years after policy issue, whichever is later		Before age 75		
	Term Life 20		Term Life 30		
	Before age 75		Only during the first 20 years		
Renewal of Premiums	Term Life 10		Term Life 15		
	The policy automatically renews annually in year 11 and thereafter to age 95, without evidence of insurability		The policy automatically renews annually in policy year 16 and thereafter to age 95, without evidence of insurability		
	Term Life 20		Term Life 30		
	The policy automatically renews annually in policy year 21 and thereafter to age 95, without evidence of insurability		The policy automatically renews annually in policy year 31 and thereafter to age 95, without evidence of insurability		