

Term Life Express 10, 15, 20, 30

PRODUCT		TERM LIFE EXPRESS 10, 15, 20, 30	
Product Type			
Issue Ages (Age Last Birthday)	Non-ROP	ROP	
	18-65 = 10/10 - 15/15 - 20/5 - 30/5	N/A	
	18-60 = 20/20	18-50 = 20/20	
	18-50 = 30/30	18-50 = 30/30	
	Maximum issue ages may vary by state and tobacco usage.		
Face Amounts	\$25,000 - \$300,000 Ages 18-50, \$25,000 - \$250,000 Ages 51-65		
Underwriting Classes	Standard NT Standard T		
Table Rates	N/A		
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	
Policy Fee	\$60 per year (Commissionable)		
Riders (Some restrictions may apply)	Accelerated Death Benefit Rider* Residential Damage Waiver of Premium Rider* Waiver of Premium for Unemployment Provision* Common Carrier Death Benefit Provision* Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider** Disability Waiver of Premium Rider *Included in the policy **Not available on ROP products		
Conversions	Convertible after policy year two through the lessor of: (a) the end of the level term period or (b) the policy anniversary following the insured's 70th birthday. Cannot be converted to a fully underwritten product.		
Renewal of Premium	Policies may be renewed annually to age 100, without evidence of insurability.		