

Product Portfolio

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POLICY TYPE	FINAL EXPENSE		
	Immediate Solution	10 Pay Solution	Easy Solution
Product Name	Immediate Solution	10 Pay Solution	Easy Solution
Description	Immediate Level Death Benefit – first day FULL coverage	Immediate Level Death Benefit – first day FULL coverage	Graded Death Benefit or 2-year return of premium (varies by jurisdiction)
Issue Ages	0–85	0–85	18–80 18–70 Male (PA) 18–76 Female (PA)
Minimum Face Amount	\$1,000	\$1,000	\$1,000 \$5,000 (PA)
Minimum Modal Premium	N/A	N/A	N/A
Guarantee Period	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121
Death Benefit	Level	Level	Level
Banding	1) Ages 0–55 \$1,000 – \$50,000 2) Ages 56–65 \$1,000 – \$40,000 3) Ages 66–75 \$1,000 – \$30,000 4) Ages 76–85 \$1,000 – \$25,000	1) Ages 0–55 \$1,000 – \$50,000 2) Ages 56–65 \$1,000 – \$40,000 3) Ages 66–75 \$1,000 – \$30,000 4) Ages 76–85 \$1,000 – \$25,000	1) Ages 18–80 \$1,000 – \$25,000
Available Riders	Accidental Death Benefit Rider Children/Grandchildren Rider	N/A	N/A
Special Features & Benefits	Accelerated Death Benefit Accelerated Death Benefit with Nursing Home Benefit	Accelerated Death Benefit Accelerated Death Benefit with Nursing Home Benefit	N/A
Additional Information	Most policies issued within 72 hours after receipt in the Home Office	Most policies issued within 72 hours after receipt in the Home Office	Most policies issued within 72 hours after receipt in the Home Office