

# Products at a Glance

Product Name	Golden Solution	Family Solution	Senior Choice	Family Choice
Product Type	Whole Life	Whole Life	Whole Life	Whole Life
Issue Age	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday
Minimum Face Amount	\$2,500 (\$5,000 WA)	\$5,000	\$2,500 (\$5,000 WA)	\$10,000
Maximum Face Amount	Immediate 50 - 75 = \$35,000 Immediate 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immediate 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000	Immediate 50 - 75 = \$35,000 Immediate 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immediate 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000
Policy Fee	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)
Underwriting	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check
Riders	Nursing Home Waiver of Premium Accidental Death Children's Insurance Grandchildren's Insurance  <b>No Cost</b> Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance  <b>No Cost</b> Terminal Illness Confined Care	Nursing Home Waiver of Premium Accidental Death Children's Insurance Grandchildren's Insurance  <b>No Cost</b> Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance  <b>No Cost</b> Terminal Illness Confined Care
Additional Features & Benefits	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Death Benefit Available (State Specific) Cash Value for Emergency Use
Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519

# Products at a Glance

Product Name	Guaranteed Guardian	Financial Lifeline (I, II & III)	Easy Term	Home Protector
<b>Product Type</b>	Whole Life	Modified Whole Life w/ Annuity Rider	10, 20 & 30 Yr Term 20 & 30 Yr Term w/ ROP	15, 20, 25 & 30 Yr Term 20, 25 & 30 Term w/ ROP
<b>Issue Age</b>	0 - 75 Age Nearest Birthday	0-65 Age Last Birthday	10 Yr = 18 - 70 20 Yr = 18 - 65, ROP = 18-60 30 Yr = 18 - 55, ROP = 18-50 Age Nearest Birthday	15 Yr = 20 - 65 20 Yr = 20 - 60 25 Yr = 20 - 55 30 Yr = 20 - 50 Age Last Birthday
<b>Minimum Face Amount</b>	\$13 Monthly Premium (\$3 Weekly)	\$25 Monthly Base Premium	\$25,000 or \$15.00 Monthly, whichever is greater	\$25, 000 or \$25.00 Monthly, whichever is greater
<b>Maximum Face Amount</b>	N/A	\$150,000	\$300,000	\$300,000
<b>Policy Fee</b>	\$24 Annually	\$60 Annually (Commissionable)	\$60 Annually (Commissionable)	\$80 Annually (Commissionable)
<b>Underwriting</b>	Utilizes Age/Amount Non-Med Limit Guidelines Liberal Height /Weight Chart MIB & Script Check	Simplified Issue No Exam Liberal Height /Weight Chart MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check
<b>Riders</b>	Family Insurance Children's Insurance Level Term Accidental Death Waiver of Premium Guaranteed Insurability Total Disability Benefit Flexible Premium Annuity	Family Insurance Children's Insurance Grandchildren's Insurance Accidental Death Waiver of Premium Guaranteed Insurability Beneficiary Guar Insurability Disability Income Rider Accident Only Disability Flexible Premium Annuity BonusMaster Flex Annuity Plus  <b>No Cost</b> Terminal Illness & Confined Care	Critical Illness Disability Income Children's Insurance Waiver of Premium Accidental Death Accident Only Disability WOP Unemployment  <b>No Cost</b> Terminal Illness Confined Care Chronic Illness	Critical Illness Disability Income Children's Insurance Waiver of Premium Accidental Death Accident Only Disability WOP Unemployment Level Term Spouse Rider  <b>No Cost</b> Terminal Illness Confined Care Chronic Illness
<b>Additional Features &amp; Benefits</b>	Cash Value for Emergency Use Reduced Paid Up Option Extended Term Insurance Option	Guaranteed Death Benefit Benefits Not Subject to Federal Income Tax Cash Value For Emergency Use	Rates Guaranteed for Period Selected Return of Premium Available on 20 & 30 Year Term Annually Renewable After Guaranteed Period to Age 95	Rates Guaranteed for Period Selected Return of Premium Available on 20, 25 & 30 Year Term Annually Renewable After Guaranteed Period to Age 95
<b>Modal Factors</b>	No Modal Factor	No Modal Factor	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519

# Products at a Glance

Product Name	Survivor Protector	Security Protector	OBA	OLIC																								
<b>Product Type</b>	Decreasing Term Life w/ Monthly Income Benefit	20 & 30 Year Level Term w/ Accidental Death Benefit	Group Level Term (see addtl information)	Term Life																								
<b>Issue Age</b>	<table border="1"> <thead> <tr> <th>Death Benefit Period</th> <th>Issue Ages (Age Last)</th> <th>Monthly Income Minimum</th> <th>Monthly Income Maximum</th> </tr> </thead> <tbody> <tr> <td>15-Year</td> <td>20-75</td> <td>\$179</td> <td>\$2,145</td> </tr> <tr> <td>20-Year</td> <td>20-70</td> <td>\$145</td> <td>\$1,736</td> </tr> <tr> <td>25-Year</td> <td>20-65</td> <td>\$125</td> <td>\$1,496</td> </tr> <tr> <td>30-Year</td> <td>20-60</td> <td>\$112</td> <td>\$1,340</td> </tr> <tr> <td>To Age</td> <td>20-55</td> <td colspan="2">Varies, see chart in</td> </tr> </tbody> </table>	Death Benefit Period	Issue Ages (Age Last)	Monthly Income Minimum	Monthly Income Maximum	15-Year	20-75	\$179	\$2,145	20-Year	20-70	\$145	\$1,736	25-Year	20-65	\$125	\$1,496	30-Year	20-60	\$112	\$1,340	To Age	20-55	Varies, see chart in		<p>30 Yr = 20-50 20 Yr = 51-60 Age Last Birthday</p>	<p>18 - 65 Age Last Birthday</p>	<p>10 - 15 Yr Term = 18 - 70 20 Yr Term = 18 - 65 Age Nearest Birthday</p>
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To Age	20-55	Varies, see chart in																										
<b>Minimum Face Amount</b>		\$101,000	<p>Option A = \$50,000 Option B = \$100,000 Option C = \$150,000 Option D = \$200,000</p>	\$100,000																								
<b>Maximum Face Amount</b>		\$301,000	\$200,000	N/A																								
<b>Policy Fee</b>	\$80 Annually (Commissionable)	None	None	\$75 Annually																								
<b>Underwriting</b>	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Liberal Height /Weight Chart MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Utilizes Age/Amount Non-Med Limit Guidelines Liberal Height/Weight Chart MIB & Script Check																								
<b>Riders</b>	<p>Disability Income Children's Insurance Waiver of Premium Accidental Death Accident Only Disability WOP Unemployment Children's Insurance Family Insurance</p> <p><b>No Cost</b> Terminal Illness</p>	Accidental Death Benefit	<p>FPDAR Dependent Insurance Coverage Children's Insurance</p>	<p>Accidental Death Waiver of Premium Disability Income Family Plan Children's Insurance ADB Endorsement</p>																								
<b>Additional Features &amp; Benefits</b>	<p>24 Month minimum guarantee Lump Sum benefit over time is discounted at 3.5% Beneficiary Chooses: Death benefit can be paid by a monthly income payment or Choose a lump sum benefit</p>	Rates Guaranteed for Period Selected Annually Renewable After Guaranteed Period to Age 95	<p>Renewable every 10 years to attained age 70 Available for: All Government employees, 1st responders, Teachers/School Employees (state funded), Railroad Employees, Hospital Employees, Airline/Travel Employees, Citizens of US Territory, Citizens of Cayman Islands, Spouses</p>	Guaranteed Rates for Period Selected Accelerated Benefit Rider																								
<b>Modal Factors</b>	<p>Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537</p>	<p>Monthly: 0.093 Quarterly: 0.270 Semiannual: 0.530</p>	No Modal Factors	<p>Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.52</p>																								

# Products at a Glance

Product Name	Easy UL	Ultimate Life Performer (UL Performer)	SecureLife Plus	Val-U-Plus
<b>Product Type</b>	Flexible Premium Adjustable Universal Life	Flexible Premium Adjustable Universal Life	Flexible Premium Adjustable Universal Life	Term Life w/ Annuity Rider
<b>Issue Age</b>	0 - 75 Age Nearest Birthday	0 - 75 Age Last Birthday	0 - 80 Age Last Birthday	0 - 70 Age Last Birthday
<b>Minimum Face Amount</b>	\$25,000 and \$20.00 monthly premium (excluding riders)	\$100,000 and \$20.00 monthly premium (excluding riders)	\$10,000 Standard (\$25,000 WA) \$100,000 Preferred	\$10,000 or \$25 Monthly Premium, whichever is greater
<b>Maximum Face Amount</b>	\$300,000	N/A	N/A	N/A
<b>Policy Fee</b>	None	None	\$84 Annually (Commissionable)	\$50 Annually
<b>Underwriting</b>	Simplified Issue No Exam Liberal Height/Weight Chart MIB & Script Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB & Script Check	Fully Underwritten	Utilizes Age/Amount Non-Med Limit Guidelines MIB & Script Check
<b>Riders</b>	Disability Income Children's Insurance Family Insurance Waiver of Premium Accidental Death  <b>No Cost</b> Terminal Illness Confined Care	Beneficiary Guaranteed Insurability Rider Waiver of Premium Accidental Death Disability Income Family Insurance Children's Insurance Level Term Rider Guaranteed Insurability  <b>No Cost</b> Terminal Illness & Confined Care	Accelerated Benefit Disability Income Waiver of Surrender Charge Term Rider (Primary & Other Insured) Children's Insurance Accidental Death Waiver of Monthly Deduction or Waiver of Specified Premium  <b>No Cost</b> Confined Care	Critical Illness Disability Income Waiver of Premium Guaranteed Additional Purchase Option Accidental Death Ten Year Term Rider Family Insurance Children's Insurance Flexible Premium Annuity BonusMaster
<b>Additional Features &amp; Benefits</b>	15 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	5 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	20 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	Guaranteed 10th Year Options Unique Deposit Term with Built In Cash Accumulation
<b>Modal Factors</b>	No Modal Factors	No Modal Factors	No Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519