

Issue ages

- 0-85 (age last birthday)

Issue Date

- First business day that application, payment and membership dues are all received at headquarters.

Maturity

- Premiums are payable by the insured until they reach Age 121

Cash Values

- Cash values are guaranteed at issue
- Values will show in contract

Refund to members

- These refunds are not expected to be paid

Face Amounts

- \$5,000 - \$25,000
- Maximum face amount for all guaranteed issue certificates per individual inforce and applied for is \$25,000

Premiums

- \$120 minimum annual premium

Mode of payment

- Monthly/AWP
- Quarterly
- Semi- Annual
- Annual

Underwriting classes

- Single class for male
- Single class for female

Death benefits

- During first 24 months death benefits for non-accidental causes will equal premiums paid plus 4.5% interest from the date the premium were received until date of death (4.5% reflects min. contact home office for current rate). Death benefits due to accident will equal the face amount
- After 24 months death benefit will equal face amount regardless of cause of death

Grace Period

- 60 Days
- At the end of the grace period the contract will expire unless insured elects to use cash value to cover premiums

Free look period

- 30 days

Loans

- Amounts up to the cash value less one year loan interest is available
- Interest will be charged at 8% on the loan
- If value of the loan exceeds cash value of the contract it will terminate without value

Withdrawals

- Partial withdrawals are not allowed

Riders Available

- No riders available

Age	\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female
50 year old	\$431	\$325	\$646	\$488	\$861	\$650	\$1,076	\$813
55 year old	\$551	\$400	\$826	\$599	\$1,102	\$799	\$1,377	\$999
60 year old	\$683	\$483	\$1,025	\$725	\$1,367	\$966	\$1,709	\$1,208
65 year old	\$883	\$580	\$1,250	\$871	\$1,666	\$1,161	\$2,083	\$1,451
70 year old	\$1,066	\$745	\$1,599	\$1,118	\$2,131	\$1,490	\$2,664	\$1,863

Annual Premium