

PRODUCTS AT A GLANCE



FINAL EXPENSE (OLDER AGE)		PRODUCT TYPE: Whole Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	Monthly: 0.088	Point-of-sale Decision
		IMD 76 - 85	\$25,000	Quarterly: 0.262	Mobile Quoter / App
		GDB/ROP 50 - 85	\$25,000	Semi-Annual: 0.519	Voice / Email / Text Signature Options
UNDERWRITING		AVAILABLE RIDERS			
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check		Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness		IMD only: Confined Care Nursing Home Waiver of Premium	

FINAL EXPENSE (YOUNGER AGE)		PRODUCT TYPE: Whole Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49	\$35,000	Monthly: 0.088	Mobile Quoter / App
		ROP 18 - 49	\$20,000	Quarterly: 0.262	Voice / Email / Text
				Semi-Annual: 0.519	Signature Options
UNDERWRITING		AVAILABLE RIDERS			
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check		Level Term Rider Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium	

EXPRESS UL*		PRODUCT TYPE: Flexible Premium Adjustable Universal Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
Non-Tobacco 15 - 75 Tobacco 18 - 75 Age Nearest Birthday	\$25,000 or \$20 Monthly (excluding riders)	\$500,000		No Modal Factors	Mobile Quoter / App
					Voice / Email / Text Signature Options
UNDERWRITING		AVAILABLE RIDERS			
Simplified Issue No Exam MIB Check & Script Check PHI required ages 65+		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Confined Care		Disability Income Rider Family Insurance Agreement Terminal Illness Wavier of Premium	

SECURELIFE PLUS**		PRODUCT TYPE: Flexible Premium Universal Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
Non-Tobacco 0 - 80 Preferred Non-Tobacco 18 - 80 Tobacco 18 - 80 Age Nearest Birthday	Standard \$10,000 WA & CA Standard \$25,000 Preferred \$100,000	N/A		No Modal Factors	Mobile App
UNDERWRITING		AVAILABLE RIDERS			
Non Med & No PHI for ages 18-65 up to \$99,999 Fully Underwritten \$100,000 & up		Accelerated Benefit Endorse N/T preferred age 18 Accidental Death Benefit Additional Insured Children's Insurance Agreement Confined Care		Disability Income Rider Level Term Waiver Monthly Deduction Waiver Specified Premium Waiver of Surrender Charge	

* Minimum 15 Year Guaranteed Policy loan allowed on the cash surrender values of the policy after the first policy year. Interest rate charged on the policy loan is 7.4% in advance.

** Minimum 20 Year Guaranteed Policy loan allows on the cash surrender value of the policy after the first policy year. Interest rate charged on the policy loan is 8% payable in arrears.

PRODUCTS AT A GLANCE



EASY TERM					PRODUCT TYPE: 10, 20 & 30 Year Term; 20 & 30 Year Term w/ ROP				
ISSUES AGE				MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS		MOBILE CAPABILITIES
10 Year	18 - 70	20 Year	ROP 18 - 60	\$25,000 or \$15 Monthly (whichever is greater)	Ages 18 - 45	\$500,000	Monthly:	0.094	Point-of-sale Decision
20 Year	18 - 65	30 Year	ROP 18 - 50		Ages 46 +	\$300,000	Quarterly:	0.273	Mobile Quoter / App
30 Year	18 - 55	Tobacco	ROP 18 - 40				Semi-Annual:	0.537	Voice / Email / Text Signature Options
Age Nearest Birthday									
UNDERWRITING		AVAILABLE RIDERS							
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider		Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

HOME PROTECTOR					PRODUCT TYPE: 15, 20, 25 & 30 Year Term; 20, 25 & 30 Term w/ ROP				
ISSUES AGE				MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS		MOBILE CAPABILITIES
15 Year	20 - 65	20 Tobacco	ROP 20 - 60	\$25,000 or \$25 Monthly (whichever is greater)	Ages 20 - 45	\$500,000	Monthly:	0.088	Point-of-sale Decision
20 Year	20 - 60	25 Tobacco	ROP 20 - 55		Ages 46 +	\$300,000	Quarterly:	0.262	Mobile Quoter / App
25 Year	20 - 55	30 Tobacco	ROP 20 - 50				Semi-Annual:	0.519	Voice / Email / Text Signature Options
30 Year	20 - 50								
Age Last Birthday									
UNDERWRITING		AVAILABLE RIDERS							
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider Level Term		Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

TERM MADE SIMPLE					PRODUCT TYPE: 10, 15, 20 & 30 Year Term				
ISSUES AGE				MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS		MOBILE CAPABILITIES
10 Year	18 - 75	20 Year	18 - 65	\$50,000 or \$20 Monthly (whichever is greater)	\$500,000		Monthly:	0.09	Point-of-sale Decision
15 Year	18 - 70	30 Year	18 - 55				Quarterly:	0.265	Mobile Quoter / App
							Semi-Annual:	0.52	Voice / Email / Text Signature Options
Age Last Birthday									
UNDERWRITING		AVAILABLE RIDERS							
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider		Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

SAFECARE TERM					PRODUCT TYPE: Level Term Insurance to age 95				
ISSUES AGE				MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS		MOBILE CAPABILITIES
10-Year	18 - 75	20-Year	ROP 18 - 60	\$25,000 or \$25 Monthly (whichever is greater)	\$500,000		Monthly:	0.090	Point-of-sale Decision
15-Year	18 - 70	30-Year	ROP 18 - 50				Quarterly:	0.265	Mobile Quoter / App
20-Year	18 - 65						Semi-Annual:	0.520	Voice / Email / Text Signature Options
30-Year	18 - 55								
Age Last Birthday									
UNDERWRITING		AVAILABLE RIDERS							
Simplified Issue No Exam PHI All applicants 65+ MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider Level Term Rider		Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

PRODUCTS AT A GLANCE



FINANCIAL LIFELINE (I, II, & III)*		PRODUCT TYPE: Modified Whole Life w/ Annuity Rider		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	MODAL FACTORS	MOBILE CAPABILITIES
0 - 65 Age Last Birthday	\$25 Monthly Base Premium	\$150,000	No Modal Factor	Mobile Quoter / App Email Signature Option
UNDERWRITING	AVAILABLE RIDERS			
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit (N/A on III) Beneficiary Guaranteed Insurability Bonus Master Children's Insurance Agreement (N/A on III) Confined Care (N/A on III) Family Insurance Agreement	Flex Annuity Plus Flexible Premium Deferred Annuity Guaranteed Add'l Purchase Option 10-YEAR TERM Terminal Illness Wavier of Premium (N/A on III)	I ONLY: Accident Only Total Disability Benefit Disability Income Rider Grandchildren's Insurance Agreement Guaranteed Insurability	

OLIC		PRODUCT TYPE: 10, 15 & 20 Year Term		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	MODAL FACTORS	MOBILE CAPABILITIES
10 - 15 Year Term 18 - 70 20 Year Term 18 - 65 Age Nearest Birthday	\$100,000	N/A	Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.52	N/A
UNDERWRITING	AVAILABLE RIDERS			
Utilizes Age / Amount Non-med Limit Guidelines MIB Check	Accidental Death Benefit Accidental Death Benefit Endorsement Children's Insurance Agreement	Disability Income Rider Family Insurance Agreement Wavier of Premium		

SECURITY PROTECTOR		PRODUCT TYPE: 20 & 30 Year Term w/ ADB		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	MODAL FACTORS	MOBILE CAPABILITIES
20 Year 30 Year 51 - 60 20 - 50 Age Last Birthday	\$1,000 Term	w/choice of ADB Amount: \$100,000 \$200,000 \$300,000	Monthly: 0.093 Quarterly: 0.270 Semi-Annual: 0.530	Mobile Quoter / App Voice / Email / Text Signature Options
UNDERWRITING	AVAILABLE RIDERS			
Simplified Issue No Exam MIB Check & Script Check Standard through Table 6	Accidental Death Benefit			

GUARANTEED GUARDIAN		PRODUCT TYPE: Whole Life		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	MODAL FACTORS	MOBILE CAPABILITIES
0 - 75 Age Nearest Birthday	Refer to Agent Guide	N/A	No Modal Factor	Mobile Quoter / App DocuSign Signature option
UNDERWRITING	AVAILABLE RIDERS			
Utilizes Age / Amount Non-Med Limit Guidelines MIB Check	Accidental Death Benefit Children's Insurance Agreement Disability Income Rider Family Insurance Agreement	Flexible Premium Deferred Annuity Guaranteed Insurability Level Term Rider Waiver of Premium		

* Death benefit cuts in half at age 65.

PRODUCTS AT A GLANCE



SURVIVOR PROTECTOR*				PRODUCT TYPE: Decreasing Term Life w/ Monthly Income Benefit					
ISSUES AGE		MINIMUM FACE AMOUNT		MAXIMUM FACE AMOUNT		MODAL FACTORS		MOBILE CAPABILITIES	
15-Year	20 - 75	15-Year	\$179	15-Year	\$2,145	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		
20-Year	20 - 70	20-Year	\$145	20-Year	\$1,736				
25-Year	20 - 65	25-Year	\$125	25-Year	\$1,496				
30-Year	20 - 60	30-Year	\$112	30-Year	\$1,340				
To Age 70	20 - 55	To Age 70	Varies, see Agent Guide	To Age 70	Varies, see Agent Guide				
Age Nearest Birthday									
UNDERWRITING		AVAILABLE RIDERS							
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Family Insurance Agreement				Family Disability Income Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

OBA**		PRODUCT TYPE: Group Level Term*			
ISSUES AGE	MINIMUM FACE AMOUNT		MAXIMUM FACE AMOUNT	MODAL FACTORS	MOBILE CAPABILITIES
18 - 65 Age Last Birthday	Option A	\$ 50,000	\$200,000	No Modal Factor	Mobile Quoter / App w/ Combo Sale Option Voice / Email / Text Signature Options
	Option B	\$100,000			
	Option C	\$150,000			
	Option D	\$200,000			
UNDERWRITING	AVAILABLE RIDERS				
Simplified Issue No Exam MIB Check	Dependent Insurance Children's Insurance Agreement				

SECURITY SOLUTION		PRODUCT TYPE: Participating Whole Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	MODAL FACTORS		MOBILE CAPABILITIES
18 - 72 Age Last Birthday	\$25,000	\$500,000	Monthly:	0.088	Point-of-sale Decision
			Quarterly:	0.262	Mobile Quoter / App
			Semi-Annual:	0.519	Voice / Email / Text Signature Options
UNDERWRITING	AVAILABLE RIDERS				
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit Waiver of Premium Guaranteed Insurability Rider Children's Insurance Agreement		Grandchildren's Insurance Agreement Level Term Flexible Premium Paid-Up Addition		Terminal Illness Chronic Illness Critical Illness Confined Care

INTELLIGENT CHOICE		PRODUCT TYPE: Flexible Premium Indexed Adjustable Universal Life		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	MODAL FACTORS	MOBILE CAPABILITIES
18 - 75 Age Last Birthday	\$25,000	\$500,000	No Modal Factors	Mobile Quoter / App Voice / Email / Text Signature Options
UNDERWRITING	AVAILABLE RIDERS			
Simplified Issue Standard through Table 4 Accept Reject (no table ratings)	Accidental Death Benefit Accident Only Disability Income Rider Total Disability Benefit Tider Children's Insurance Agreement	Waiver of Monthly Deduction Level Term Insurance (Insured Only) Waiver of Surrender Charges for Partial Withdrawal Rider	Terminal Illness Chronic Illness Critical Illness Confined Care	

* Convertible while the policy is in-force. 24 month Guarantee.

** Available for: All Government employees, 1st Responders, Teachers/School Employees (state funded), Railroad Employees, Hospital Employees, Airline/Travel Employees, Spouses. Renewable every 10 years to attained age 70. Can be combined w/ Financial Lifeline, Financial Solution, or Encore.