

Products at a Glance

Product Name	Final Expense (Older Ages)	Final Expense (Younger Ages)	Financial Lifeline (I, II & III)	Guaranteed Guardian	Easy Term	Term Made Simple
Product Type	Whole Life	Whole Life	Modified Whole Life w/ Annuity Rider	Whole Life	Term Life w/ ROP Options	Term Life
Issue Age	50-85 Age Last Birthday	0 - 49 Age Last Birthday	0-65 Age Last Birthday	0-75 Age Nearest Birthday	10 Yr = 18-70 20 Yr = 18-65 30 Yr = 18-60 20 Yr ROP = 18-60 30 Yr ROP = 18-50 Age Nearest Birthday	10 Yr = 18-75 15 Yr = 18-70 20 Yr = 18-65 30 Yr = 18-55 Age Last Birthday
Minimum Face Amount	\$2,500 (\$5,000 WA)	\$5,000	\$25 Monthly Base Premium	Refer to Agent Guide for minimums	\$ 25,000 or \$15.00 Monthly (whichever is greater)	\$ 50,000 or \$20.00 Monthly (whichever is greater)
Maximum Face Amount	IMD 50 - 75 = \$35,000 IMD 76 - 85 = \$20,000 GDB/ROP 50 - 85 = \$20,000	IMD 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000	\$150,000	N/A	\$300,000	\$500,000
Policy Fee	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$60 Annually (Commissionable)	\$24 Annually (Non-commissionable)	\$60 Annually (Commissionable)	\$70 Annually (Commissionable)
Underwriting	Simplified Issue No Exam PHI only if age 71+ w/ no RX's, payor other than spouse/child/self Liberal Height/Weight Chart MIB Check & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check & Script Check	Utilizes Age/Amount Non-Med Limit Guidelines Liberal Height / Weight Chart MIB & ScriptCheck	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check & Script Check	Simplified Issue No Exam Standard thru Table 4 MIB & Script Check
Riders & Availability	Nursing Home Waiver of Premium Accidental Death Benefit Children's Insurance Agreement Grandchildren's Insurance Agreement No Cost: Terminal Illness Confined Care	Spouse Term Rider Nursing Home Waiver of Premium Accidental Death Benefit Children's Insurance Agreement No Cost: Terminal Illness Confined Care	Family Insurance Agreement Children's Insurance Agreement Grandchildren's Insurance Agreement Accidental Death Benefit Waiver of Premium Guaranteed Insurability Beneficiary Guaranteed Insurability Disability Income Rider Accident Only Disability Flexible Premium Deferred Annuity Bonus Master Flex Annuity Plus No Cost: Terminal Illness Confined Care	Family Insurance Agreement Children's Insurance Agreement Level Term Rider Accidental Death Benefit Waiver of Premium Guaranteed Insurability Disability Income Rider Flexible Premium Deferred Annuity No Cost: Terminal Illness Confined Care	Critical Illness Children's Insurance Agreement Accidental Death Benefit Waiver of Premium Disability Income Rider Accident Only Disability Wavier of Premium Unemployment No Cost: Terminal Illness Confined Care	Critical Illness Children's Insurance Agreement Accidental Death Benefit Waiver of Premium Disability Income Rider Accident Only Disability Wavier of Premium Unemployment No Cost: Terminal Illness Confined Care Chronic Illness
Additional Information	Mobile App available Point of Sale Decision (Mobile) Mobile Quoter available Voice/Email Signature options Immediate Death Benefit Available Graded Death Benefit & ROP Death Benefit Available (State Specific)	Mobile App available Mobile Quoter available PHI required on issue ages 45-49, not required on ROP Immediate Death Benefit Available ROP Death Benefit Available (State Specific)	Mobile App available Mobile Quoter available Email Signature option Mobile not available on ages 0-17 PHI based on age & coverage Death benefit cuts in half at age 65 Cash Value For Emergency Use	Mobile Quoter available Cash Value for Emergency Use Reduced Paid Up Option Extended Term Insurance Option	Mobile App available Mobile Quoter available Voice/Email Signature options PHI based on age & coverage 20 & 30 Yr ROP tobacco issue ages 18-40 Banded Rates	Mobile App available Mobile Quoter available Voice/Email Signature options PHI required ages 65 & up Banded Rates
Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	No Modal Factor	No Modal Factor	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Monthly: 0.09 Quarterly: 0.265 Semi-Annual: 0.52

Products at a Glance

Product Name	Home Protector	OBA	OLIC	Survivor Protector	Security Protector	Val-U-Plus																												
Product Type	Term Life w/ ROP Options	Group Level Term (see addtl information)	Term Life	Decreasing Term Life w/ Monthly Income Benefit	20 & 30 Year Term w/ ADB	Term Life w/ Annuity Rider																												
Issue Age	15 Yr = 20 - 65 20 Yr = 20 - 60 25 Yr = 20 - 55 30 Yr = 20 - 50 20 Yr Tobacco ROP = 20-60 25 Yr Tobacco ROP = 20-55 30 Yr Tobacco ROP = 20-50 Age Last Birthday	18 - 65 Age Last Birthday	10-15 Yr Term = 18-70 20 Yr Term = 18-65 Age Nearest Birthday	<table border="1"> <thead> <tr> <th colspan="4">Monthly Income</th> </tr> <tr> <th>Death Benefit</th> <th>Issue Ages (age last)</th> <th>Minimum</th> <th>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 70</td> <td>20-55</td> <td colspan="2">Varies, see chart in agent guide</td> </tr> </tbody> </table>	Monthly Income				Death Benefit	Issue Ages (age last)	Minimum	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 70	20-55	Varies, see chart in agent guide		30 Yr = 20-50 20 Yr = 51-60 Age Last Birthday	0 - 70 Age Last Birthday
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To Age 70	20-55	Varies, see chart in agent guide																																
Minimum Face Amount	\$25,000 or \$25.00 Monthly (whichever is greater)	Option A = \$50,000 Option B = \$100,000 Option C = \$150,000 Option D = \$200,000	\$100,000		\$1,000 Term w/ choice of ADB Amount: \$100,000 \$200,000 \$300,000	\$10,000 or \$25 Monthly Premium (whichever is greater) N/A																												
Maximum Face Amount	\$300,000	\$200,000	N/A																															
Policy Fee	\$80 Annually (Commissionable)	None	\$70 Annually	\$80 Annually (Commissionable)	None	\$50 Annually (Non-commissionable)																												
Underwriting	Simplified Issue No Exam Standard thru Table 4 MIB & Script Check	Simplified Issue No Exam Standard through Table 4 Liberal Height/Weight Chart MIB Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Standard through Table 6 Liberal Height/Weight Chart MIB Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check																												
Riders & Availability	Critical Illness Disability Income Rider Wavier of Premium Unemployment Accidental Death Benefit Family Insurance Agreement Children's Insurance Agreement Guaranteed Additional Purchase Option 10 year Term Flexible Premium Deferred Annuity BonusMaster	Dependent Insurance Children's Insurance Agreement	Children's Insurance Agreement Accidental Death Benefit Waiver of Premium Disability Income Ride Family Insurance Agreement ADB Endorsement	Children's Insurance Agreement Accidental Death Benefit Waiver of Premium Disability Income Rider Accident Only Disability Wavier of Premium Unemployment Family Insurance Agreement No Cost: Terminal Illness	Accidental Death Benefit Valid Driver's License MVR Check	Critical Illness Disability Income Rider Wavier of Premium Unemployment Accidental Death Benefit Family Insurance Agreement Children's Insurance Agreement Guaranteed Additional Purchase Option 10 year Term Flexible Premium Deferred Annuity BonusMaster																												
Additional Information	Mobile App available Mobile Quoter available Voice/Email Signature options PHI based on age & coverage	Mobile App available w/ combo sale option Mobile Quoter available Voice/Email Signature options Available for: All Government employees, 1st Responders, Teachers/School Employees (state funded), Railroad Employees, Hospital Employees, Airline/Travel Employees, Citizens of US Territory, Spouses *Renewable every 10 years to attained age 70		Mobile App available Mobile Quoter available Voice/Email Signature options Convertible while the policy is in force PHI based on Age & Coverage 24 month Guarantee	Mobile App available Mobile Quoter available Email Signature options	Guaranteed 10th Year Options Unique Deposit Term with Built In Cash Accumulation																												
Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	No Modal Factors	Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.52	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Monthly: 0.093 Quarterly: 0.270 Semi-Annual: 0.530	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519																												

Products at a Glance

Product Name	Express UL	SecureLife Plus				
Product Type	Flexible Premium Adjustable Universal Life	Flexible Premium Universal Life				
Issue Age	15-75 Non-Tobacco 18-75 Tobacco Age Nearest Birthday	0-80 Non-Tobacco 18-80 Preferred Non-Tobacco 18-80 Tobacco Age Nearest Birthday				
Minimum Face Amount	\$25,000 and \$20.00 monthly Premium (excluding riders)	\$10,000 Standard (\$25,000 WA) \$100,000 Preferred				
Maximum Face Amount	\$500,000	N/A				
Policy Fee	None	\$84 Annually (Commissionable)				
Underwriting	Simplified Issue No Exam Liberal Height/Weight Chart MIB & Script Check	Non Med & No PHI for ages 18-65 up to \$99,999. Fully Underwritten \$100,000 & up				
Riders & Availability	Disability Income Rider Accident Only Disability Waiver of Premium Unemployment Accidental Death Benefit Family Insurance Agreement Children's Insurance Agreement No Cost: Terminal Illness Confined Care	Waiver Monthly Deduction Waiver Specified Premium Accidental Death Benefit Children's Insurance Agreement Level Term Additional Insured Disability Income Rider Waiver of Surrender Charge Accelerated Benefit Endorse N/T preferred age 18 No Cost: Confined Care				
Additional Information	Mobile App available Mobile Quoter available Email Signature options 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.				
Modal Factors	No Modal Factors	No Modal Factors				