

LifeTerm Series Product Description

A competitive series of term life insurance products and riders that provide flexible, guaranteed coverage until the insured's death or to age 95 Available in 15, 20, and 30-year level premium periods Minimum face amount of \$50,000 (Standard classes) Optional benefit riders available: Disability Income, Return of Premium, Endowment, Waiver of Premium, Children's Term, Involuntary Unemployment Waiver of Premium, Accidental Death Benefit 18-65 - \$50,000 to \$99,999 - Agent Collected Saliva (Standard Classes) 18-40 - \$100,000 to \$250,000 - Agent Collected Saliva or HOS (Standard Classes) Fully commissionable policy fee All policies are convertible No NAIC illustration required

	LifeTerm Series
Market	Mortgage
Product Type	Term
Effective Date	7/20/2005
Termination Date	
Min. Issue Age	18
Max. Issue Age	70
Notes	
Application	Individual Application Series 5087 05.1, 5098; Group Application Series 5092-C
Issue Ages	Age last birthday; 15-Year: 18-70; 20-Year: 18-60; 30-Year: 18-50
Face Amounts	Minimum = \$250,000 for Ultra-Preferred Classes, \$100,000 for Preferred Classes, \$50,000 for Standard Classes
Conversion	Convertible to age 65 or before the 10th policy anniversary, whichever occurs first.
Underwriting Classes	Ultra-Preferred Non-nicotine, Preferred Non-nicotine, Preferred Nicotine, Standard Non-nicotine, Standard Nicotine
Underwriting	Fully underwritten
Annual Policy Fee	\$90 (Fully Commissionable)

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Length of Coverage	May be continued to age 95
Premium Modes/Factors Available	Annual 1.00, Semiannual .52, Quarterly .030, Monthly PAC .095, Bi-weekly .04385