



SecuriTerm 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 1,10, 15, 20 and 30-year level premium periods Guaranteed for level premium periods Minimum face amount of \$50,000 (standard) for 1, 10, 15, 20, and 30-year policies Non-medical up to \$100,000 through age 65 Fully commissionable policy fee All policies are convertible No NAIC illustration required on SecuriTerm 30 p>May not be available in all states Certain restrictions apply.

	SecuriTerm
Market	Mortgage
Product Type	Term
Effective Date	
Termination Date	
Min. Issue Age	18
Max. Issue Age	75
Notes	
Application	Series 5087, 5098 (state variations apply)
Issue Ages	Age Nearest; SecuriTerm 1 18-75, SecuriTerm 10 18-75, SecuriTerm 15 18-70, SecuriTerm 20 18-60, SecuriTerm 30 18-50
Face Amounts	\$50,000 Standard for 1, 10, 15 and 20-year policies; \$100,000 Standard for 30-year policy/ \$150,000 Ultra Preferred and Preferred for all policies
Conversion	SecuriTerm 1, 10, 15, 20 conversion available in first 10 years and before age 65; SecuriTerm 30 conversion allowed in first 10 years.
Free Withdrawals	
Underwriting Classes	Ultra-Preferred Non-nicotine, Preferred Non-nicotine, Preferred Nicotine, Standard Non-nicotine, Standard Nicotine

	SecuriTerm
Underwriting	Fully underwritten
Annual Policy Fee	\$70 (fully commissionable)
Length of Coverage	May be continued to age 95