



Pay Options	Single Pay and One Pay ("One Year Pay" - 12 equal payments) Note: One Pay is not available in the following states: AR, MI, MN, OR, NV																		
Growth Rates	1.0%, 2.0%, 3.0% Arkansas 3.0% only Connecticut 3.0% only Montana 2.0% only Nevada 3.0% only New Jersey 2.0% only Virginia All Urban CPI or 2.5% simple growth over the life of the policy, whichever is greater																		
Health Questions	One Health Question Standard Issue (Question = "No") Guaranteed Issue (Question = "Yes") Pennsylvania Three Questions																		
Issue Ages	0-99 Single Pay Standard (STD) & Guaranteed (GTD) Issue 0-80 for One Pay STD 0-99 for One Pay GTD Michigan 0-80 for One Pay STD Minnesota 0-80 for One Pay STD Missouri 0-99 for Single Pay STD 0-75 for all GTD Nevada 0-99 for Single Pay STD 0-75 for all GTD																		
Death Benefit	Level (Standard and Guaranteed) <ul style="list-style-type: none"> ▪ Increases daily ▪ Declared, simple growth Virginia <ul style="list-style-type: none"> ▪ Increases monthly, beginning 1st day of 2nd policy month ▪ Compound growth 																		
Min	\$500 West Virginia \$1,000																		
Max	\$50,000 Note: \$12,500* maximum for the NGL Funeral Expense Trust *Check state Medicaid regulations \$50,000 maximum for the NGL Estate Planning Trust.																		
Chargebacks	Non-accidental deaths: STD Issue: Month 1-6 = 100% Month 7 = 85.71% Month 8 = 71.43% Month 9 = 57.14% Month 10 = 42.86% Month 11 = 28.57% Month 12 = 14.29% Month 13+ = 0% GTD Issue: Month 1-12 = 100% Month 13+ = 0% All lapses, surrenders, non-forfeitures, not takens in Year 1 = 100% Chargeback																		
Rate Sheets	1.0% 2.0% 3.0% (View or print common rate sheets from PreLink.biz) Note: States with unique rate sheets: <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%;">Oregon</td> <td style="width: 33%;"></td> </tr> <tr> <td></td> <td>1.0%</td> <td>2.0% 3.0%</td> </tr> <tr> <td>Massachusetts</td> <td>Minnesota</td> <td>Virginia</td> </tr> <tr> <td>rates</td> <td>rates</td> <td>rates</td> </tr> <tr> <td>Michigan</td> <td>New Jersey</td> <td>Wisconsin</td> </tr> <tr> <td>rates</td> <td>rates</td> <td>1.0% 2.0% 3.0%</td> </tr> </table>		Oregon			1.0%	2.0% 3.0%	Massachusetts	Minnesota	Virginia	rates	rates	rates	Michigan	New Jersey	Wisconsin	rates	rates	1.0% 2.0% 3.0%
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