

UNIVERSAL LIFE PRODUCT HIGHLIGHTS

ALTIS® II (L-1011-5/96)

FOR AGENT USE ONLY

- ◆ A term-like U.L. policy that can build cash value
- ◆ A combination of low premium, no-lapse guarantee, and premium flexibility
- ◆ Guaranteed to remain in force for up to 15 years as long as cumulative minimum premiums are paid and there are no partial surrenders or outstanding loans
- ◆ Can be an excellent mortgage alternative for clients looking for guaranteed premiums.
- ◆ Minimum face amount \$50,000; high coverage at term-like cost
- ◆ Accelerated Death Benefit with nursing home provision
- ◆ Disability Income Rider for primary or other insured available – at same commission as base life policy
- ◆ Non-OCC Disability Income Rider can be issued on any occupation (as long as client has workers' compensation or similar state plan)
- ◆ Issue ages 18-80 (age last birthday)
- ◆ Maximum issue age 80, good for estate planning clients
- ◆ Preferred underwriting available – rewards healthiest clients
- ◆ Select Tobacco rates available for non-cigarette tobacco users
- ◆ Spouse Rider, Children's Rider, Level Term and Other Insured Level Term Riders also available
- ◆ Premiums close to term

Premium comparisons refer to Shenandoah Life products only.

Rider form numbers:

R-2014-9/96, R-2020-9/98 Rev. 1/01, R-2022-4/99, R-2023-4/99, R-2025-4/00, R-2026-4/00, 621-10/86

Exclusions and Limitations:

Refer to the policy and riders for applicable exclusions and limitations, including suicide provision and contestable period. You must disclose all limitations and exclusions to the client.

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This piece is not intended to create public interest in an insurance product, an insurer, or an agent.

FORM 4702R–Rev. 8/07

SHENANDOAH LIFE

UNIVERSAL LIFE PRODUCT SAMPLE – ALTIS® II

Illustration For: Altis® II
 Provided By: Marketing and Sales

Age: 35 Male
 Preferred Non-Tobacco

Coverage Summary:
 Altis® II – **10 Year Period** – Option A
 Total

Initial Amount	To Age	Annual Minimum Premium	Planned Annual Premium
100,000	100	177.00	177.00
Lump Sum Deposit:			0.00

AGE	END OF YEAR	ANNUAL OUTLAY	MODE	GUARANTEED VALUES (4.00%)			ASSUMED VALUES (INITIAL 4.75%)		
				CASH	ACCOUNT	DEATH	CASH	ACCOUNT	DEATH
				VALUE	VALUE	BENEFIT	VALUE	VALUE	BENEFIT
36	1	\$177	A	\$ 0	\$ 0	\$100,000	\$ 0	\$ 24	\$100,000
37	2	177	A	0	0	100,000	0	43	100,000
38	3	177	A	0	0	100,000	0	102	100,000
39	4	177	A	0	0	100,000	0	164	100,000
40	5	177	A	0	0	100,000	0	213	100,000
41	6	177	A	0	0	100,000	0	253	100,000
42	7	177	A	0	0	100,000	0	278	100,000
43	8	177	A	0	0	100,000	0	285	100,000
44	9	177	A	0	0	100,000	0	270	100,000
45	10	177	A	0	0	100,000	0	232	100,000
46	11	177	A	0	0	0	0	170	100,000
47	12	177	A	0	0	0	0	83	100,000
48	13	177	A	0	0	0	0	0	0

Coverage Summary:
 Altis® II – **15 Year Period** – Option A
 Total

Initial Amount	To Age	Annual Minimum Premium	Planned Annual Premium
100,000	100	193.08	193.08
Lump Sum Deposit:			0.00

AGE	END OF YEAR	ANNUAL OUTLAY	MODE	GUARANTEED VALUES (4.00%)			ASSUMED VALUES (INITIAL 4.75%)		
				CASH	ACCOUNT	DEATH	CASH	ACCOUNT	DEATH
				VALUE	VALUE	BENEFIT	VALUE	VALUE	BENEFIT
36	1	\$193	A	\$ 0	\$ 10	\$100,000	\$ 0	\$ 40	\$100,000
37	2	193	A	0	11	100,000	0	70	100,000
38	3	193	A	0	0	100,000	0	150	100,000
39	4	193	A	0	0	100,000	0	222	100,000
40	5	193	A	0	0	100,000	0	285	100,000
41	6	193	A	0	0	100,000	0	339	100,000
42	7	193	A	0	0	100,000	0	384	100,000
43	8	193	A	0	0	100,000	0	418	100,000
44	9	193	A	0	0	100,000	0	442	100,000
45	10	193	A	0	0	100,000	0	443	100,000
46	11	193	A	0	0	100,000	0	431	100,000
47	12	193	A	0	0	100,000	0	407	100,000
48	13	193	A	0	0	100,000	0	357	100,000
49	14	193	A	0	0	100,000	0	293	100,000
50	15	193	A	0	0	100,000	0	213	100,000
51	16	193	A	0	0	0	0	92	100,000
52	17	0	A	0	0	0	0	0	0

The following guideline premiums are based on coverage at issue and do not reflect any changes in coverage after the first policy year:

Guideline Single Premium:	\$14,122
Guideline Annual Premium:	1,282
Guideline TAMRA Premium:	3,793

THIS PIECE IS NOT TO BE USED AS A CLIENT ILLUSTRATION. It is designed to assist the agent in choosing which product best fits a particular need. Illustrations are based on August, 2007 interest rates, subject to change. Please see current interest rate bulletin.