



LifeCrest LT Product Description

LifeCrest LT offers a lifetime of affordable, guaranteed protection, plus a lot more. Guaranteed coverage for a lifetime
 Prospective interest rate bonus of 0.5% in years 11+ (current practice) Minimum Face \$50,000 Standard (\$100,000 Preferred)
 No COI deductions or expense payments after age 100 Contractually guaranteed zero net cost loans Accelerated Benefit
 Payment Rider added automatically with no additional monthly costs (Rider Series 2127) Product and riders may not be
 available in all states. Riders are available for an additional cost, unless otherwise noted and may not be available in
 all states. Certain restrictions apply.

Notes:

Premiums are guaranteed.

	LifeCrest LT
Market	General Life
Product Type	Universal Life
Effective Date	
Termination Date	
Min. Issue Age	18
Max. Issue Age	75
Notes	Premiums are guaranteed.
Application	Series 5087, 5098 (state variations apply)
Issue Ages	18-75, age last birthday
Face Amounts	Preferred Minimum = \$100,000; Standard Minimum \$50,000
Underwriting Classes	Preferred Non-nicotine, Preferred Nicotine, Standard Non-nicotine, Standard Nicotine
Underwriting	Fully underwritten
Annual Policy Fee	\$10.00 monthly for the first 5 years
Premium Modes/Factors Available	Annually, Semiannually, Quarterly, Monthly bank draft