

LIFECREST

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LifeCrest Product Description

Flexible Universal Life product with a low minimum premium, medium-range target premium, and strong guarantees. 20-year, no lapse guarantee at minimum premiums Low minimum premiums Prospective interest rate bonus in years 11+ (0.5% current practice) Non-medical up to \$100,000 to age 65 Extendible maturity date option beyond age 100 No COI deduction after age 100 Contractually guaranteed zero net cost loans available Free Accelerated Benefit Payment Rider (up to 50% of death benefit, \$250,00 maximum) (Rider Series 2127)

	LifeCrest
Market	General Life
Product Type	Universal Life
Effective Date	
Termination Date	
Min. Issue Age	18
Max. Issue Age	75
Notes	
Application	Series 5087, 5098 (state variations apply)
Issue Ages	18-75, age last birthday
Face Amounts	Preferred Minimum = \$150,000; Standard Minimum \$50,000
Underwriting Classes	Preferred Non-nicotine, Preferred Nicotine, Standard Non-nicotine, Standard Nicotine
Underwriting	Fully underwritten
Annual Policy Fee	\$7.75 MONTHLY (guaranteed not to exceed \$9.75)
Premium Modes/Factors Available	Annually, Semiannually, Quarterly, Monthly (EFT)