

Product Feature

Description:

Survivorship Builder is a life insurance product that is a single policy covering two lives. It pays a death benefit after both of the insured's have died and is typically more affordable than purchasing two individual policies. A survivorship indexed universal life insurance policy can earn interest based in part on the upward movement of a stock market index, subject to certain limitations.

Age Limits:

Based on: Age Nearest Min Issue Age: 20 Max Issue Age: 90

Approval Exception: Delaware 0-999 Wyoming 0-999

Face Amounts:

Min Benefit Amount: \$250,000.00 Max Benefit Amount: Over

Risk Classes:

Risk Class Name:

- Premier Non-Tobacco
- Preferred Non-Tobacco
- Standard Plus Non-Tobacco
- Preferred Tobacco

Modal Factors:

Mode Method Factor

- Annual Direct Bill 1
- Semi-Annual Direct Bill 0.51
- Quarterly Direct Bill 0.51
- Monthly Direct Bill 0.089

Approvals:

Location Name:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington D.C., West Virginia, Wisconsin, Wyoming

Rider Summary:

-Survivor Overloan Protection Rider -Survivor Insured Rider -Terminal Illness Accelerated Death Benefits Rider -Estate Protection Rider (4 Year Term) -Policy Split Option -Survivor Death Benefit Return of Premium Rider -Accelerated Access Rider (Chronic Illness) -First to Die Rider

Special Features:-Indexed Interest Crediting Services -Basic 5-year Minimum Premium Guarantee -Interest Rate Guarantee -Participation Rate Guarantee -Designed for accumulation -Guaranteed Account Value Enhancement: Beginning at the end of the 10th policy year, a guaranteed 0.60% account value enhancement will be credited to the policy's account value. -Choice of two loan interest rate options - Annually Declared (Fixed) Interest Rate or Variable Interest Rate -Preferred Fixed Interest Rate loans available after policy year 10 -Ability to switch loan types -Subject to certain limitations.

Death Benefit Features:

Option 1 - the face amount Option 2 - the initial face amount plus the account value in any given year Option 3 - the face amount plus cumulative premiums paid into the policy up to date of death of the second insured accumulated at an interest rate up to 4%

Underwriting Guidelines

	Premier Non-Tobacco	Preferred Non-Tobacco	Preferred Tobacco
Alcohol/Drug History	No history of alcohol/drug abuse or treatment within the past 10 years.	No history of alcohol/drug abuse or treatment within the past 7 years.	No history of alcohol/drug abuse or treatment within the past 7 years.
Aviation	Up to age 70 - Available if qualifies as a standard aviation risk or with an Age 71+ - Individual consideration	Up to age 70 - Available if qualifies as a standard aviation risk or with an Age 71+ - Individual consideration	Up to age 70 - Available if qualifies as a standard aviation risk or with an exclusion or flat extra. Age 71+ - Individual consideration
Avocation	Up to age 70 - Available if qualifies as a standard avocation risk or Age 71+ = Individual consideration	Up to age 70 - Available if qualifies as a standard avocation risk or Age 71+ = Individual consideration	Up to age 70 - Available if qualifies as a standard avocation risk or flat extra rating Age 71+ - Individual Consideration
Blood Pressure	Up to age 70 - 140/85 Age 71+ - 145/90 With or without treatment.	Up to age 70 - 145/90 Age 71+ - 155/90 With or without treatment	Up to age 70 - 145/90 Age 71+ - 155/90 With or without treatment
Cholesterol	Up to age 70 - 260, 5.0 ratio Age 71+ - 280, 5.5 ratio With or without treatment.	Up to age 70 - 270, and <=6.0 ratio Chol. 300 and ration <=5.0 Age 71+ - 300 and ratio <=6.5 With or without treatment	Up to age 70 - Chol. 270 and ratio <=6.0 Age 71+ - 300 and ration <=6.5 With or without treatment
Family History	Up to age 65 - No death of parent or sibling before age 65 Age 65+ - family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - family history disregarded	Up to age 65 - No death of parent or sibling before age 60 Age 65+ - family history disregarded
Foreign Travel			
Medical History	Must classify as a +0 - (standard) medical risk without credits. Would consider cancers (other than skin cancer) over 30 years.	Must classify as a +0 - (standard) medical risk without credits. Would consider cancers (other than skin cancer) over 30 years.	Must classify as a +0 - (standard) medical risk without credits. Would consider cancers (other than skin cancer) over 30 years.
Military			

Motor Vehicle Report

No more than 1 moving violation in the past 3 years; no DUIs or reckless driving in the past 5 years.

Up to Age 70 - No more than 12 moving violations in the past 3 years; no DUIs or reckless driving in the past 5 years.

Age 71+ - No more than 1 moving violation in past 3 years. No DUI/Reckless driving in past 5 years.

Up to age 70 - No more than 2 moving violation sin the past 3 years; no DUIs or reckless driving in the past 5 years.

Age 71+ - No more than 1 moving violation in past 3 years. No DUI/Reckless driving in past 5 years.

Other/Misc.

Residence/Citizenship**Tobacco Definition**

None in past 36 months. Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary.

None in past 12 months. Celebratory Cigar - 4 per month, no nicotine in urine, no MIB or APS or other information to the contrary.

Available.

Build Charts

Height (In Inches)	NONTERM, NON TERM Preferred, 0-Over, Unisex, 3/13/2014-12/31/ 9998 Max Weight	NONTERM, NON TERM Premier, 0-Over, Female, 3/13/2014-12/31/ 9998 Max Weight	NONTERM, NON TERM Premier, 0-Over, Male, 3/13/2014-12/31/ 9998 Max Weight
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60 / 5'	158	135	144
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61 / 5'1"	163	138	148
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62 / 5'2"	168	140	153
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63 / 5'3"	174	143	158
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64 / 5'4"	179	145	163
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65 / 5'5"	185	148	168
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66 / 5'6"	191	150	174
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67 / 5'7"	197	155	179
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68 / 5'8"	203	160	185
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69 / 5'9"	209	165	190
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70 / 5'10"	215	170	196
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71 / 5'11"	221	175	201
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72 / 6'	228	180	207
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73 / 6'1"	234	184	213
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74 / 6'2"	241	188	219
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75 / 6'3"	247	193	225
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76 / 6'4"	253	197	230
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77 / 6'5"	260	201	237
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78 / 6'6"	267	205	243
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79 / 6'7"	274	209	249
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80 / 6'8"	281	214	256
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81 / 6'9"	288	218	262
82 / 6'10"	295	222	268
83 / 6'11"	303	226	276

Underwriting Requirements

Age/Face Amount	0-15	16-40	41-45	46-50	51-55
\$0.00 - \$25,000.99	·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile
\$25,001.00 - \$50,000.99	·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile
\$50,001.00 - \$99,999.99	·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile
\$100,000.00 - \$150,000.99	·Nonmedical ·Pharmaceutical profile	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
\$150,001.00 - \$250,000.99	·Nonmedical ·Pharmaceutical profile	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
\$250,001.00 - \$500,000.99	·Call Home Office Und. for Req.	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
\$500,001.00 - \$1,000,000.99	·Call Home Office Und. for Req.	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile

\$25,000,000.00 - Over

·Call Home Office Und.
for Req.

·Blood Profile
·Confidential Financial
Questionnaire
·Home Office Urine
Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam

·Blood Profile
·Confidential Financial
Questionnaire
·Home Office Urine
Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam
·Stress Test - Treadmill
·Pharmaceutical profile

·Blood Profile
·Confidential Financial
Questionnaire
·Home Office Urine
Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam
·Stress Test - Treadmill
·Pharmaceutical profile

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·Pharmaceutical profile

Age/Face Amount	56-60	61-70	71-999
\$0.00 - \$25,000.99	<ul style="list-style-type: none"> ·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Senior Evaluation ·Pharmaceutical profile
\$25,001.00 - \$50,000.99	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Senior Evaluation ·Pharmaceutical profile
\$50,001.00 - \$99,999.99	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Senior Evaluation ·Pharmaceutical profile
\$100,000.00 - \$150,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$150,001.00 - \$250,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile

\$250,001.00 - \$500,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$500,001.00 - \$1,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$1,000,001.00 - \$2,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$2,000,001.00 - \$3,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile

\$3,000,001.00 - \$5,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$5,000,001.00 - \$10,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$10,000,001.00 - \$24,999,999.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
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