

Product Feature

Description:

Level death benefit term life to age 95 in amounts up to \$300,000. Guaranteed level premium periods of 5, 10, 15, 20 and 30 years. After the level premium period, policies renew on an annual renewable term premium schedule to age 95. Year: 50–75 10 Year: 16–75 15 Year: 16-70 20 Year: 16–65 (Tobacco rates are not available on 20 year term at ages 61+ 30 Year: 16–50 (Tobacco rates are not available on 30 year term at ages 46+ Face Amounts Min/Max Ages: 16-45 \$50,000 - \$300,000 Ages: 46-55 \$50,000 - \$200,000 Ages: 56-65 \$25,000 - \$100,000 Ages: 66-75 \$10,000 - \$25,000

Age Limits:

Based on: Age Last Min Issue Age: 16 Max Issue Age: 65

Face Amounts:

Min Benefit Amount: \$10,000.00 Max Benefit Amount: Over

Risk Classes:

Risk Class Name:

Select
Standard
Standard Nicotine

Modal Factors:

Mode Method Factor

Annual Direct Bill 1
Semi-Annual Direct Bill 0.52
Quarterly Direct Bill 0.28
Monthly Auto 0.087

Annual Policy Fee:

Method:Direct Bill **Policy Fee:** 85 **Commissionable:**True

Approvals:

Location Name:

Alabama,Alaska,Arizona,Arkansas,California,Colorado,Connecticut,Delaware,Florida,Georgia,Hawaii,Idaho,Illinois,Indiana,Iowa,Kansas,Kentucky,Louisiana,Maryland,Massachusetts,Michigan,Minnesota,Mississippi,Missouri,Montana,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,Virginia,Washington D.C.,West Virginia,Wisconsin

Rider Summary:

Accelerated Death Benefit (Included) Waiver of Premium (Optional) Dependent Children Rider (Optional); \$8/unit; units 5-25; insured ages 20-60 Accidental Death Benefit (Optional) Return of Premium rider (Optional); available on 15, 20 or 30 years.

Conversion Information:

Policies may be converted to a permanent plan of insurance designated for conversions any time up to one year prior to the expiration of the initial period or prior to the policy anniversary on which the insured is aged 65, whichever is earlier.

Underwriting Guidelines

	Select	Standard
Alcohol/Drug History		
Aviation		
Avocation	None in past 2 years and none planned	Available
Blood Pressure	Single medication and stable for six months or more	2 medications or not stable for six months or more
Cholesterol	Single medication	2 medications
Family History	Up to one death of cancer or heart disease prior to 60.	More than one death from cancer or heart disease prior to 60
Foreign Travel	None	Available
Medical History		
Military		
Motor Vehicle Report	Moving Violations: No more than 3 in the past 5 years DUI: None in past 5 years	Moving violations: No more than 3 in the past 3 years DUI: None in past 3 years..
Other/Misc.		
Residence/Citizenship	Must have permanent resident status	Must have permanent resident status.

Tobacco Definition**Non-Nicotine**

Select – No nicotine use within the last 24 months

Standard – No nicotine use within the last 12 months

Table B – Yes

Table D – Yes

Nicotine use

Select – Not available

Standard – Available

Table B – Available

Table D -

Available

Non-Nicotine

Select – No nicotine use within the last 24 months

Standard – No nicotine use within the last 12 months

Table B – Yes

Table D – Yes

Nicotine use

Select – Not available

Standard – Available

Table B – Available

Table D -

Available

Underwriting Requirements

Age/Face Amount

16-75

76-999

\$10,000.00 - \$300,000.99

- MIB
- Motor Vehicle Report
- Prescription database
check
- Telephone Interview