

**Product Feature****Description:**

Level Term Insurance Policy.

**Age Limits:**

Based on: Age Nearest    Min Issue Age: 20    Max Issue Age: 75

**Face Amounts:**

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

**Risk Classes:****Risk Class Name:**

Super Preferred Non-Nicotine

Preferred Non-Nicotine

Standard Plus Non-Nicotine

Preferred Nicotine

Standard Non-Nicotine

Standard Nicotine

**Modal Factors:****Mode Method Factor**

Annual Direct Bill    1

Semi-Annual Direct Bill    0.515

Quarterly Direct Bill    0.265

Monthly Auto    0.0875

Monthly Direct Bill    0.095

**Annual Policy Fee:****Method:**Direct Bill **Policy Fee:** 65 **Commissionable:**False**Approvals:****Location Name:**

Alabama,Alaska,Arizona,Arkansas,California,Colorado,Connecticut,Delaware,Florida,Georgia,Hawaii,Idaho,Illinois,Indiana,Iowa,Kansas,Kentucky,Louisiana,Maine,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,Vermont,Virginia,Washington,Washington D.C.,West Virginia,Wisconsin,Wyoming

**Rider Summary:**

- Accelerated Benefit Option: Pays up to 75% of the policies death benefit (\$500K max) can be accessed in advance if the insured is diagnosed by a physician to have a terminal illness and has less than 12 months to live.

- Accidental Death Benefit: Pays an additional death benefit if death is caused by an accident. Minimum issue amount: \$5,000. Maximum issue amount: 3 times the face amount up to \$250,000, maximum is \$250,000 including ADB coverage from other companies. Issue ages: 15 years – 60 years. Cost per \$1,000 based on age and term period selected.

- Additional Term Rider: One level term rider available for one family member or a business associate. Face amount may not be greater than base policy. Can elect Accidental Death Benefit. Waiver of Premium benefit is not option - must be taken when elected on the base policy.

- Insured Children's Benefit (ICB): Coverage available for all eligible children, stepchildren and legally adopted children of the primary insured. An ICB can be included with the application, whether or not there are any children. Coverage will take effect after the first child is 15 days old. The benefit requires an Insured Children's Benefit application (Part 3) be completed.

Minimum issue amount: 1 unit (\$1,000 for each child)

Maximum issue amount: 10 units (\$10,000 for each child)

Issue ages: 15 days – 17 years

Primary insured issue ages: 15 years – 65 years

- Waiver of Premium: Waives all premiums that fall due while the insured is totally disabled. It covers the policy, riders and supplementary benefits. Disability must begin prior to age 60 and continue for six months. Cost per \$1,000 based on age and term period selected.

**Product Re-Entry:**

Any time within 5 years after the due date of unpaid premium and before the end of the term period.

Evidence of insurability required.

Past due premiums paid at 6% interest compounded annually to date of reinstatement

**Conversion Information:**

- Conversions from this product

Conversion is available to the earlier of 10 years or the policy anniversary following the insured's 70th birthday.

- Conversion allowed to any permanent product we make available for conversion at that time.

- If any accelerated benefit is exercised, conversion is no longer allowed (both full and partial conversion).

- Conversion credit might be available but is no longer contractual

- NY - Conversions not allowed in NY (at this time) – if we did offer conversions in NY, we could only offer a permanent product that is available in NY (only SPL currently), unless the policyholder moved to a different state, in which case the policyholder could convert into any non-NY product we make available for conversion

## Underwriting Guidelines

	<b>Super Preferred Non-Nicotine</b>	<b>Preferred Non-Nicotine</b>	<b>Standard Plus Non-Nicotine</b>
<b>Alcohol/Drug History</b>	<u>Alcohol and/or Drug Use:</u> No Counseling or treatment ever	<u>Alcohol and/or Drug Use:</u> No counseling or treatment in past 10 years	<u>Alcohol and/or Drug Use:</u> No ratable history
<b>Aviation</b>	No private aviation	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR	Available if over 100 solo hours, 750 hours of total flight time, IFR, averages 25-250 hours per year, flies in US and Canada only, ages 70 and under, clean MVR
<b>Avocation</b>			
<b>Blood Pressure</b>	135/85 max for ages 20-50 and 140/90 max for ages 51+	135/85 max for ages 20-50 and 140/90 max for ages 51+	140/90 max for all ages
<b>Cholesterol</b>	<u>Blood Profile:</u> Normal Cholesterol/HDL ratio 4.5 or less. Triglycerides less than 300	<u>Blood Profile:</u> <u>Normal</u> <u>Cholesterol/HDL ratio 5.5 or less.</u> <u>Triglycerides less than 300.</u>	<u>Blood Profile:</u> Normal Cholesterol/HDL ratio 6.5 or less. Triglycerides less than 300
<b>Family History</b>	No death of parent or sibling prior to age 65 from heart disease, coronary artery disease or cancer	No death of parent or sibling prior to age 60 from heart disease, coronary artery disease	No death of parent or sibling prior to age 60 from heart disease, coronary artery disease
<b>Foreign Travel</b>			
<b>Medical History</b>	Standard insurance risk and no history of type 1 diabetes, cancer or cardiovascular disease	Standard insurance risk and no history of type 1 diabetes, cancer or cardiovascular disease	Standard insurance risk and no history of type 1 diabetes, cancer or cardiovascular disease
<b>Military</b>			

<b>Motor Vehicle Report</b>	No more than two moving violations in past three years and no DWI in ten years.	No more than two moving violations in past three years and no DWI in ten years	No more than three moving violations and no DWI in five years
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<b>Other/Misc.</b>	<u>Minimum Face Amount: \$500,000</u>	<u>Minimum Face Amount: \$100,000</u>
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**Residence/Citizenship**

<b>Tobacco Definition</b>	<u>Super preferred Non-Nicotine:</u> No use of nicotine products within 60 months	<u>Super preferred Non-Nicotine:</u> No use of nicotine products within 60 months	<u>Super preferred Non-Nicotine:</u> No use of nicotine products within 60 months
	<u>Preferred Non-Nicotine:</u> No use of tobacco products or nicotine products within 36 months	<u>Preferred Non-Nicotine:</u> No use of tobacco products or nicotine products within 36 months	<u>Preferred Non-Nicotine:</u> No use of tobacco products or nicotine products within 36 months
	<u>Standard Plus Non-Nicotine:</u> No use of tobacco products or nicotine products within 12 months	<u>Standard Plus Non-Nicotine:</u> No use of tobacco products or nicotine products within 12 months	<u>Standard Plus Non-Nicotine:</u> No use of tobacco products or nicotine products within 12 months

## Build Charts

Height (In Inches)	Preferred Non-nicotine Female Max Weight	Preferred Non-nicotine Male Max Weight	Standard Plus Non-nicotine Female Max Weight	Standard Plus Non-nicotine Male Max Weight	Super Preferred Non-nicotine Female Max Weight	Super Preferred Non-nicotine Male Max Weight
56 / 4'8"	118	125	132	133	116	117
57 / 4'9"	126	129	136	139	120	123
58 / 4'10"	131	133	141	143	125	127
59 / 4'11"	137	137	146	148	130	130
60 / 5'	141	142	151	153	134	136
61 / 5'1"	145	149	154	159	138	143
62 / 5'2"	151	156	158	166	143	149
63 / 5'3"	155	162	161	172	146	154
64 / 5'4"	159	167	165	177	151	159
65 / 5'5"	163	172	170	183	155	164
66 / 5'6"	167	177	173	187	159	168
67 / 5'7"	170	183	178	194	162	174
68 / 5'8"	175	188	183	199	166	179
69 / 5'9"	179	193	188	206	170	185
70 / 5'10"	184	198	192	210	175	190
71 / 5'11"	189	203	198	216	180	194
72 / 6'	193	209	203	223	184	199
73 / 6'1"	198	214	207	228	188	203
74 / 6'2"	202	219	213	235	193	208
75 / 6'3"	207	224	219	241	198	213
76 / 6'4"	211	230	224	248	202	219
77 / 6'5"	216	234	229	253	207	223

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<b>78 / 6'6"</b>	221	241	235	261	211	229
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<b>79 / 6'7"</b>	226	245	240	268	215	235
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## Underwriting Requirements

Age/Face Amount	0-17	18-25	26-40	41-50	51-60
<b>\$0.00 - \$99,999.99</b>	·Medical History Interview ·Motor Vehicle Report	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$100,000.00 - \$250,000.00</b>	·Medical History Interview ·Motor Vehicle Report	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam
<b>\$250,000.01 - \$1,000,000.00</b>	·Medical History Interview ·Motor Vehicle Report	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam ·Resting EKG
<b>\$1,000,000.01 - \$5,000,000.00</b>	·Call Home Office Und. for Req.	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Paramedical Exam ·Resting EKG
<b>\$5,000,000.01 - \$10,000,000.00</b>	·Call Home Office Und. for Req.	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Paramedical Exam	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG
<b>\$10,000,000.01 - Over</b>	·Call Home Office Und. for Req.	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG	·Blood Profile ·Financial Supplement ·Home Office Urine Specimen ·Inspection Report ·Paramedical Exam ·Prescription database check ·Resting EKG

Age/Face Amount	61-69	70-999
<b>\$0.00 - \$99,999.99</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Senior Supplement Screen</li> </ul>
<b>\$100,000.00 - \$250,000.00</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Resting EKG</li> <li>·Senior Supplement Screen</li> </ul>
<b>\$250,000.01 - \$1,000,000.00</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Resting EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Resting EKG</li> <li>·Senior Supplement Screen</li> </ul>
<b>\$1,000,000.01 - \$5,000,000.00</b>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Home Office Urine Specimen</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Resting EKG</li> </ul>	<ul style="list-style-type: none"> <li>·Blood Profile</li> <li>·Financial Supplement</li> <li>·Home Office Urine Specimen</li> <li>·Inspection Report</li> <li>·Motor Vehicle Report</li> <li>·Paramedical Exam</li> <li>·Prescription database check</li> <li>·Resting EKG</li> <li>·Senior Supplement Screen</li> </ul>



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**\$5,000,000.01 - \$10,000,000.00**

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG
- Senior Supplement Screen

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**\$10,000,000.01 - Over**

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG

- Blood Profile
- Financial Supplement
- Home Office Urine Specimen
- Inspection Report
- Motor Vehicle Report
- Paramedical Exam
- Prescription database check
- Resting EKG
- Senior Supplement Screen