

Discontinued Life Product Guide

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Term

Annual Renewable Term (ART)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	ART is a competitively priced annually renewable term product with current and guaranteed premiums, both of which increase annually. The guaranteed premiums are higher than the current premiums beginning in year two. Term can be converted to permanent life insurance without evidence of insurability until a stated age. Because of its premium structure, term insurance is generally purchased when the need for coverage is either for a predictable duration or there is a need to purchase a large amount of insurance with limited funds.
Premium Information	Premiums increase annually. While they are initially much lower than premiums for other types of coverage, later increase are often considerable.
Face Amount	<ul style="list-style-type: none">• Minimum \$100,000 (\$50,000 when added as a rider)• Issue ages 20-75 (in NY 20-70)• ART term conversions are available to age 85.
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Whole Life

APEX II

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Apex II replaced the Apex policy in the Summit Series on January 1, 1987. It has very high initial death benefits per dollar of premium, or, conversely, very low premium outlay for permanent life insurance. The Apex II policy is extremely versatile. The availability of Additions Rider, Single Premium Adds Rider, Flex Term and TPP allow an almost unlimited amount of flexibility in plan design. Furthermore, Apex II can be structured to act similarly to a limited pay policy, a graded premium policy, a single premium policy, a universal life policy or a variety of other permanent life policies.
Premium Information	<ul style="list-style-type: none">• Low level premium• Premium payment period to age 99• Premiums may be paid by loan or internally funded by surrendering paid up additions or by use of the TPP options
Face Amount	<ul style="list-style-type: none">• \$10,000 minimum• There is no maximum face amount
Riders	<ul style="list-style-type: none">• Additions Rider• TPP (Term Purchase Provision)• Flex Term• Single Premium Adds Rider and all other traditional policy riders.
Dividend Options & Facts	Dividend additions can be surrendered not only to pay premiums, but also to provide a level or varying income to the policy owner in later years.
Paid Up	Options Available

Dividends are not guaranteed, nor should they be construed as estimates of dividends to be paid in the future. The ability to internally fund a life insurance contract will be dependent upon the performance of the contract. Using policy values and benefits to pay the premium due will reduce the policy's cash value and death benefit. If policy values are insufficient to pay the premium, additional out-of-pocket payments may be needed to keep the policy in force. Policy loans reduce the policy's cash value and death benefit and may result in a taxable event. Guarantees are dependent upon the claims-paying ability of the issuing company. Riders are optional, may be available at additional cost, and may not be available in all states or on all products.

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Traditional Whole Life

Ascent

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Ascent is a permanent traditional product that builds cash accumulation. The policy builds values while providing high long term death benefits. Because of its excellent cash value growth, Ascent can effectively play two roles in business situations, providing key person insurance while serving as an accumulation vehicle for a non-qualified deferred compensation program.
Premium Information	<ul style="list-style-type: none">• Ascent is a traditional, level premium whole life policy.• Premiums are payable to age 81, or for 31 years if longer, but never past age 100.• It bears the highest cost per thousand among Summit Series plans, yet it yields the lowest 10 year interest adjusted net payment.
Face Amount	<ul style="list-style-type: none">• \$100,000 minimum• There is no maximum amount• Maximum issue age is 70 (to 75 on an exception basis)
Riders	All traditional policy riders except Flex Term
Dividend Options & Facts	Participating policy
Paid Up	N/A

Flexible Premium Universal Life

AssurePlus Protector

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	AssurePlus Protector is a flexible premium, flexible death benefit Universal Life insurance contract that can be customized through optional riders to meet a wide variety of insurance needs.	
Premium Information	Minimum Premium: \$25.00 per month	
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0-85 (age nearest birthday)• Minimum Face Amount: \$25,000• Pension Minimum<ul style="list-style-type: none">– Face Amount: Standard \$5,000 (\$25,000 in WA), Preferred \$25,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Rider (Terminal & Chronic only)• Accidental Death Benefit Rider• Children's Term Rider• Death Benefit Protection Rider• Other Insured Rider• Qualified Plan Exchange Privilege Rider• Waiver of Monthly Deductions Rider• Waiver of Specified Premium Rider• Guaranteed Insurability Rider	
Interest Rates	<ul style="list-style-type: none">• Interest Rate Crediting Method: New Money• Minimum Guaranteed Interest Rate: 3%	
Policy Loans & Withdrawals	<ul style="list-style-type: none">• Policy Loans: Available after the first policy year• Withdrawals: Available after the first policy year• 1035 Exchange with Loans: Available for up to 50% of the gross exchange amount	
Other	Surrender Schedule: 19 year schedule, or to age 99 if sooner	

Whole Life

Benefit Builder

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Permanent - Whole Life policy with a level amount of insurance for life.
Premium Information	Level premiums are payable to age 82, or 30 years if longer, but never past 100.
Face Amount	<ul style="list-style-type: none">• \$5,000.00• Available at ages 0-70 and in limited special situations up to age 75.
Riders	N/A
Dividend Options & Facts	N/A
Paid Up	At the end of the grace period for any premium in default Paid Up Life Insurance may take place. The policy, excluding any benefit provided by rider, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate.

Whole Life

Dividend Protection Policy (DPP)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	The Dividend Protection Policy provides level protection for life and requires level premium payments for life which is accomplished by using a modified life policy with the Dividend Protection Provision. Each unit of modified life policy guarantees \$1,000 of protection during the first policy year, called the Initial Sum Insured, and a lower amount of protection in subsequent years, called the Basic Sum Insured.
Premium Information	The extra premium per \$1,000 of Initial Sum Insured for the DPP is the same as the extra premium per \$1,000 of Sum Insured for the Life policy. Even though a policy is substandard, the amount of one-year term insurance and the amount of cash value of dividend additions are the same as those for a standard policy issue.
Face Amount	<ul style="list-style-type: none">• Minimum \$10,000• Issue age limits 0 to 70.
Riders	N/A
Dividend Options & Facts	The DPP provision anticipates that dividends will purchase insurance to provide additional protection in the renewal years, which together with the Basic Sum Insured, will provide a death benefit at least equal to the Initial Sum Insured, providing essentially level protection. Any annual dividend credited to this policy shall be applied to purchase a combination of dividend additions and one-year term insurance.
Paid Up	Paid up is the amount of reduced paid-up life insurance available if the cash value including dividend additions is used under the provisions of the paid-up non-forfeiture option.

Dividends are not guaranteed.

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Whole Life

Economic Protection Policy (EPP)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Permanent – whole life which can provide a level amount of insurance for life.
Premium Information	Level premiums are payable for life.
Face Amount	<ul style="list-style-type: none">• \$10,000 minimum• Available at ages 0-70 and in limited special situations up to age 75.
Surrender Schedule	May be surrendered before the deferral date only if the entire policy is surrendered.
Riders	N/A
Dividend Options & Facts	The guaranteed death benefit is the initial sum insured. To offset the reduction in the guaranteed death benefit on the deferral date, dividends may be used to buy deferred additions. Deferred additions have both a loan value and a cash value. However, death benefit is payable only if the insured dies after the deferral date; and they may be surrendered before the deferral date only if the entire policy is surrendered.
Paid Up	At the end of the grace period for any premium in default Paid Up Life Insurance may take place. The policy, excluding any benefit provided by rider, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate.

Economic Protection Policy-65 (EPP-65)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Permanent whole life plan which can provide a level amount of insurance for life.
Premium Information	Level premiums are payable to age 65. The limited premium payments period results in premiums and guaranteed cash values for this plan being higher than those for EPP.
Face Amount	<ul style="list-style-type: none">• \$10,000 minimum• Available at ages 0-55
Riders	All traditional riders, except Flex Term.
Dividend Options & Facts	To offset the reduction in the guaranteed death benefit dividends may be purchased to buy deferred additions. Deferred additions have both a loan value and a cash value. However, death benefit is payable only if the insured dies after the deferral date. The number of years to the deferred date is less than that of EPP, varies according to the issue age. Otherwise, the operation of the deferred additions dividend option is the same as for EPP. Dividends are not guaranteed.
Paid Up	At the end of the grace period for any premium in default Paid Up Life Insurance may take place. The policy, excluding and benefit provided by rider, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate.

Traditional Whole Life

EL10

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	EL10 is a traditional whole life product. It is an exceptional vehicle for an incentive compensation program for employees due to its unique dividend structure. It is also excellent for split dollar rollout situations. EL10 is designed to maximize performance at year 20 and beyond, which makes it competitive for those seeking long term values. This product is an excellent choice for those who need both death benefit and a cash accumulation vehicle.
Premium Information	Premiums are initially very low. After the first year, premiums rise by a level amount each year through year 10, where they are ultimately about double the entry premium. From year 10, premiums remain level.
Face Amount	<ul style="list-style-type: none">• \$10,000 (non qualified); \$100,000 (pension)• There is no maximum amount, subject to reinsurance• Maximum issue age is 70 (to 75 on an exception basis)
Riders	All traditional policy riders.
Dividend Options & Facts	Participating policy.
Paid Up	N/A

Whole Life

EPL

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Traditional death benefit is guaranteed to the deferral date, then drops by 1/2. Loss of guaranteed death benefit is offset by deferred additions, which are purchased by the annual dividend.
Premium Information	Policy features a premium which grades upward for 10 years, then levels off. Level premiums are payable for life. Also designed to be used in situations in which client has increasing ability to pay premiums over time.
Face Amount	<ul style="list-style-type: none">• \$25,000 minimum• Available at ages 15-70• There is no maximum face amount
Riders	All traditional riders, except Flex Term.
Dividend Options & Facts	N/A
Paid Up	Options available

Guarantees are dependent upon the claims-paying ability of the issuing company. Dividends are not guaranteed. Riders are optional, may be available at additional cost, and may not be available in all states.

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Estate Provider

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	A second-to-die universal life insurance policy designed to pay a death benefit at the second of two insured's deaths. In most cases Estate Provider is more cost effective than individual life insurance policies. Premium payments are flexible and death benefit amounts can be increased (subject to insurability) or decreased, as needs change. Premiums are allocated to an account that is credited with current interest rates and charged with monthly deductions. No current income taxes are assessed on increases in cash value.	
Premium Information	<ul style="list-style-type: none"> • Minimum payment accepted is \$100; additional premiums may be paid up to federal guideline limits • Premiums are flexible and death benefit amounts can be increased or decreased as needs change • After minimum initial premium at issue, payments are at the sole discretion of the policyholder • Clients can tailor the payments to meet their personal or business cash flow 	
Face Amount and Availability	<ul style="list-style-type: none"> • \$100,000 minimum • Additional Protection Benefit <ul style="list-style-type: none"> – Minimum amount \$50,000 – Maximum – 3x basic – No separate surrender charge; • No per \$1,000 charge; No CTP • Individuals 0-90 (joint ages 15-90) 	
Riders	<ul style="list-style-type: none"> • Accelerated Benefits Riders (ABR) – Terminal and Chronic • Additional Protection Benefit (APB) • Automatic Increase Rider (AIR) • Continuing Coverage Rider (CCR) 	<ul style="list-style-type: none"> • Enhanced Death Benefit Rider (EDBR) • Estate preservation Rider (EPR) • Individual Term Rider • Policy Split Option (PSO)
Dividend Options & Facts	<ul style="list-style-type: none"> • Guaranteed Interest Rate: 4% • Starting in year 11, any premium cell with a 4% or greater crediting rate will receive a .50% bonus. (Guaranteed in New York) • Death benefit options <ul style="list-style-type: none"> – Option A: level face amount – Option B: face amount plus accumulated value • Loans are available after the first policy year. <ul style="list-style-type: none"> – Variable loan rate (VLR) applies. – Minimum VLR is 5.75%. – Interest is charged based on Moody's Corporate Bond Yield Average. – Loan repayment is treated as new premium. • Withdrawals available after the first policy year (minimum \$500) 	
Paid Up	N/A	

Whole Life

Execuplan

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Execuplan is a level premium traditional whole life policy which was originally designed for Section 79 insurance programs. It works very well in Section 79 situations, due to its basic structure, relatively slow growth until year eight, at which point dividends increase dramatically.
Premium Information	Premium Payment Period: to age 89. The eighth-year dividend is approximately equal to the premium in an Execuplan policy. This allows the product to be rolled out of the plan to the executive at that point in time.
Face Amount	<ul style="list-style-type: none">• Issue Ages: 15-70 with limited situations up to 75.• Minimum Issue Amount: \$5,000; there is no maximum
Riders	All traditional policy riders, except Flex Term
Dividend Options & Facts	NA
Paid Up	At the end of the grace period for any premium in default, paid up life insurance may take place. The policy, excluding any benefits provided by riders, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate (S1/C3).
Other	Default Benefits: The net cash value of a permanent policy is the guaranteed cash value plus the cash value of any dividend additions and deferred additions, plus any dividends held, less any outstanding debt on the policy. Any rider added to a policy does not affect the guaranteed cash value.

Indexed Universal Life

FlexLife I (2011)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	FlexLife IUL (2011) is an indexed universal life product. This flexible policy provides valuable lifetime protection through the death benefit, living benefits and the opportunity for cash value accumulation with strong income distribution performance.	
Premium Information	<ul style="list-style-type: none">• Minimum Premium: \$25.00• Maximum Premium: Both GPT or CVAT Tests allowed	
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0-85 (age nearest birthday)• Minimum Face Amount: Initial: NL \$25,000, LSW \$100,000• Base or APB Increase: \$25,000• Pension Minimum Face Amount: Elite & Preferred: \$25,000; Subsequent: \$2,000• Standard: \$5,000, \$25,000 in WA; Subsequent: \$2,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Accidental Death Benefit Rider• Additional Protection Benefit Rider• Balance Sheet Benefit Rider• Children's Term Rider• Death Benefit Protection Rider• Guaranteed Insurability Rider• Lifetime Income Benefit Rider• Other Insured Rider• Overloan Protection Rider• Systematic Allocation Rider• Qualified Plan Exchange Privilege Rider• Waiver of Monthly Deductions Rider• Waiver of Specified Premium Rider	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Available after the first policy year, both variable and fixed net cost - 1035 money available in year 1.• Withdrawals: Available after the first policy year, \$500 min.• 1035 Exchanges with Loans: Allowed up to 50% of gross transferred amount.	
Banding	<ul style="list-style-type: none">• Band 1: Minimum Face Amount - \$249,999• Band 2: \$250,000 - \$999,999• Band 3: \$1,000,000 - \$2,999,999• Band 4: \$3,000,000 and up	
Other	<ul style="list-style-type: none">• Policy Protection Period: 10 years• Minimum Interest Rate: 2.5% Fixed Strategy• Surrender Schedule: 10 years• Monthly Policy Fee: \$6• Premium Load: 6%	

Fixed Interest Universal Life Insurance

Foundation

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Foundation is a flexible premium, flexible death benefit Universal Life policy designed to help meet changing customer needs. Whether customer desires low minimum premiums in a permanent life policy, tax-deferred cash accumulation or a variety of living benefit riders, Foundation is a great solution.
Product Focus	Foundation is an alternative to term insurance for mortgage protection that offers the option to provide permanent benefits and the potential for cash value growth. Lowest initial premium permanent protection with Traditional Universal Life flexibility. Foundation provides high death benefit protection with a comparatively low premium outlay for permanent insurance. It also offers premium and death benefit flexibility so as needs change, the policy can too.
Face Amount	Minimum: \$25,000; Minimum premium: \$25.00 per month Rate Classes and Issue Ages <ul style="list-style-type: none">• Preferred Non-Tobacco 18-65• <i>Face amounts greater than \$500,000 or age greater than 65</i>• Verified Standard Non-Tobacco 0 - 85• Express Standard Non-Tobacco 0 - 85• Preferred Tobacco 18-65• <i>Face amounts greater than \$500,000 or age greater than 65</i>• Standard Tobacco 15 - 85• Note: Verified Standard Non-Tobacco will be used for non-rated issue ages 0-14• Substandard Table ratings and flat extras are available with Standard Non-Tobacco and Standard Tobacco classes• Temporary flat extras are available with the Verified Standard Non-Tobacco, Express Standard Non-Tobacco and Standard Tobacco Classes.
Pension Initial Face Amount	Not available
Pension Underwriting:	Not available

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Fixed Interest Universal Life Insurance

Foundation (continued)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Interest Rate Crediting Method	Portfolio	
Minimum Guaranteed Interest Rate	4.00%	
Surrender Schedule	Level first five years, grades down to zero at the end of year 15	
Policy Loans and Withdrawals	Policy Loans: Wash loans available after five policy years with evidence of purchasing or refinancing a home (terms vary by state).	Withdrawals: Available after the first policy year. A \$25 withdrawal fee will apply.
1035 Exchanges:	Not available	
Expense Charges	Policy fee \$6.15 per month; Premium load 7.5% of premium	
Banding	Not Available	
Riders Available (where approved)	<ul style="list-style-type: none">• Accelerated Benefits Riders for Terminal, Chronic, Critical Illness and Critical Injury• Accidental Death Benefit Rider• Children's Term Rider• Disability Income Rider (2-year and 5-year)• Guaranteed Insurability Rider• Other Insured Rider• Unemployment Rider• Waiver of Target Premium Rider	

Guaranteed Level Term 10 (GL-10)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	GL-10 provides insurance protection for 10 years.
Premium Information	<ul style="list-style-type: none">• Premiums level for 10 years• Guaranteed for 10 years
Face Amount	<ul style="list-style-type: none">• Issue Age 20-75, renewable to age 95• New York 20-66, renewable to age 81• Minimum \$100,000• Maximum subject to reinsurance
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states or on all products. Guarantees are dependent upon the claims-paying ability of the issuing company.

Guaranteed Level Term 15 (GL-15)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	GL-15 provides insurance protection for 15 years.
Premium Information	<ul style="list-style-type: none"> • Premiums guaranteed level for 15 years • Guaranteed level for 15 years.
Face Amount	<ul style="list-style-type: none"> • Issue Age 20-70, renewable to age 95 • New York 20-56, renewable to age 81 • Minimum \$100,000. Maximum subject to reinsurance
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states or on all products. Guarantees are dependent upon the claims-paying ability of the issuing company.

Guaranteed Level Term 20 (GL-20)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	GL-20 provides insurance protection for 20 years.
Premium Information	<ul style="list-style-type: none"> • Premiums level for 20 years • Guaranteed for 20 years.
Face Amount	<ul style="list-style-type: none"> • Issue Age 20-63, renewable to age 95 • New York 20-49, renewable to age 81 • Minimum \$100,000. Maximum subject to reinsurance.
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states or on all products. Guarantees are dependent upon the claims-paying ability of the issuing company.

Whole Life

Graded Premium Life (GPL)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	GPL provides insurance protection for life.
Premium Information	Premiums increase each year to the 5th year, and beginning with the 5th year, they remain level for life.
Face Amount	<ul style="list-style-type: none">• Issue Age 15-62.• Minimum \$2,000.
Riders	<ul style="list-style-type: none">• Accidental Death Benefit• Additional Insurance Option.
Dividend Options & Facts	Participating policy.
Paid Up	Policy can become paid up by use of dividends or if dividends are used to buy paid up insurance.

Riders are optional, may be available at additional cost, and may not be available in all states or on all products. Dividends are not guaranteed.

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Harbor

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	A Universal Life product designed specifically for cash accumulation. Performance emphasis on current cash value after 30 years and at maturity assuming target premium is paid in all years.
Premium Information	Target premiums are relatively high.
Face Amount	<ul style="list-style-type: none">• Minimum \$25,000• Available below \$25,000 for conversions from Children's Term Rider only• Issue Ages 0 to 85 (standard plus and standard) and 15 to 85 (preferred and tobacco user).
Riders	N/A
Dividend Options & Facts	N/A
Endowment Age	At attained age 100, the accumulated value is available to the policyholder. The policy may continue after attained age 100.

Fixed Interest Universal Life (FIUL)

Horizon

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Premium flexibility, allows clients the choice to pay more, pay less, skip or stop premium payments* with the flexibility of either a level death benefit or increasing death benefit.** As your client's needs change, their policy provides the flexibility to help meet their ever-changing insurance needs, all in a single policy
Product Focus	Cash value accumulation and flexibility, ideal for business planning needs.
Face Amount	<ul style="list-style-type: none">• Minimum: \$100,000 (Base Face Amount plus minimum \$25,000 APB Face Amount)<ul style="list-style-type: none">– Washington State: Minimum face amount is \$25,000 in all cases• Maximum: Nine times base face amount• Available for issue ages 0-85<ul style="list-style-type: none">– Elite Preferred Non-Tobacco (issue ages 20–75)– Preferred Non-Tobacco (issue ages 20–85)– Verified Standard Non-Tobacco (issue ages 0–85)– Preferred Tobacco or Standard Tobacco (issue ages 20–85)– The Verified Standard Non-Tobacco Class used for insureds ages 0–19.– Tobacco users will have a 200% rating applied.• Table ratings and flat extras are available with<ul style="list-style-type: none">– Standard Non-Tobacco– Standard Tobacco classes– Temporary flat extras are available with any rate class.
Pension Initial Face Amount	<ul style="list-style-type: none">• Standard Rate Classes \$5,000• Preferred Rate Classes \$25,000• Pension Increase in Face Amount \$2,000• Washington State Minimum face amount is \$25,000 in all cases
Pension Underwriting	<ul style="list-style-type: none">• Automatic Issue• Guaranteed Issue• Simplified Issue
Interest Rate Crediting Method	Portfolio
Minimum Guaranteed Interest Rate	4.00%
Surrender Schedule	10-year declining surrender charge

* Payments must remain within minimum and maximum guidelines. If payments are stopped, monthly charges, expenses and cost of insurance will continue to be charged against any accumulated cash value.

** Increasing the death benefit may be subject to underwriting.

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Fixed Interest Universal Life (FIUL)

Horizon (continued)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Policy Loans and Withdrawals	<ul style="list-style-type: none">• Wash loans available in all policy years on a current basis• Available after the first policy year. \$25.00 withdrawal fee will apply	
1035 Exchanges	Available loan balances can account for up to 50% of the gross transferred amount.	
Expense Charges	Monthly expense charge is based on issue age, gender, rate class, and face amount <ul style="list-style-type: none">• Policy fee: \$5 per month• Premium load: 6% of premium	
Banding	Determined at issue based on the total face amount including APB. Only monthly expense charges and MMP rates will vary by band. <ul style="list-style-type: none">• Band 1: Min. face amount up to \$249,999• Band 2: \$250,000-\$999,999• Band 3: \$1,000,000 and up	
Riders Available (where approved)	<ul style="list-style-type: none">• Accelerated Benefits Rider (Chronic, Critical and Terminal Illness)• Accidental Death Benefit Rider• Balance Sheet Benefit Rider• Additional Protection Benefit Rider• Children's Term Rider• Disability Income Rider (2-year and 5-year)	<ul style="list-style-type: none">• No-Lapse Guarantee Rider• Other Insured Rider• Guaranteed Insurability Rider• Unemployment Rider• Qualified Plan Exchange Privilege Rider• Overloan Protection Rider• Waiver of Specified Premium Rider

Flexible Premium Universal Life

IncomeBuilder

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	IncomeBuilder is a flexible premium, flexible death benefit Universal Life policy designed to help meet changing client needs. Whether your client desires low minimum premiums in a permanent life policy, tax-deferred cash accumulation, or a variety of living benefit riders, this product can be a great solution.
Premium Information	Minimum Premium: \$25.00 per month
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0-85 (age nearest birthday)• Minimum Face Amount: \$100,000• Pension Initial Face Amount:<ul style="list-style-type: none">– Standard Rate Classes: \$5,000– Preferred Rate Classes: \$100,000– Pension Increase in Face Amount: \$2,000 standard, \$5,000 preferred• Washington State Minimum Face Amount: \$25,000 in all cases
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders: Terminal, Chronic, Critical Illness & Critical Injury• Accidental Death Benefit Rider• Children's Term Rider• Death Benefit Protection Rider• Disability Income Rider: 2 yr & 5 yr• Guaranteed Insurability Rider• Other Insured Rider• Overloan Protection Rider• Unemployment Rider• Waiver of Target Premium Rider
Expense Charges	<p>Monthly expense charge is based on issue age, gender, rate class & face amount</p> <ul style="list-style-type: none">• Policy fee: \$5 per month• Premium Load: 6% of premium
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Wash loans available beginning in year 6 on a current basis.• Withdrawals: Available after the first policy year. \$25.00 withdrawal fee will apply• 1035 Exchanges with Loans: Available loan balances can account for up to 50% of the gross transferred amount.
Other	<ul style="list-style-type: none">• Interest Rate: Portfolio• Minimum Guaranteed Interest Rate: 3.00%• Pension Underwriting: Automatic, Guaranteed & Simplified Issue• Surrender Schedule: 15 year declining surrender charge

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Whole Life

Juvenile Estate Builder (JEB)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Juvenile Estate Builder provides insurance protection for life.
Premium Information	Level premiums until age 65.
Face Amount	<ul style="list-style-type: none">• Issue age 0-14• Minimum issue amount 1 unit• The guaranteed insurance protection per unit is \$1,000 until the anniversary nearest the insured's age 21 and is \$5,000 thereafter.
Riders	<ul style="list-style-type: none">• Accidental Death Benefit• Additional Insurance Option.
Dividend Options & Facts	Participating policy.
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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Term

Level Term 10 (L-10)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	L-10 provides insurance protection for 10 years.
Premium Information	<ul style="list-style-type: none">• Premiums level for 10 years• Guaranteed for 5 years.
Face Amount	<ul style="list-style-type: none">• Issue Age 20-75, renewable to age 95• New York 20-66, renewable to age 81• Minimum \$100,000• Maximum subject to reinsurance
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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Term

Level Term 15 (L-15)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	L-15 provides insurance protection for 15 years.
Premium Information	Premiums guaranteed level for 15 years.
Face Amount	<ul style="list-style-type: none">• Issue Age 20-70, renewable to age 95• New York 20-56, renewable to age 81• Minimum \$100,000• Maximum subject to reinsurance
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Term

Level Term 20 (L-20)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	L-20 provides insurance protection for 20 years.
Premium Information	Premiums level for 20 years.
Face Amount	<ul style="list-style-type: none">• Issue Age 20-63, renewable to age 95• New York 20-49, renewable to age 81• Minimum \$100,000• Maximum subject to reinsurance
Riders	Waiver of Premium
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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Whole Life

Life 20

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Life 20 provides insurance protection for life.
Premium Information	Level premiums for 20 years.
Face Amount	<ul style="list-style-type: none">• Issue Age 0-70• Minimum \$2,000
Riders	<ul style="list-style-type: none">• Accidental Death Benefit• Additional Insurance Option• Waiver of Premium
Dividend Options & Facts	Participating policy.
Paid Up	Policy can become paid up by use of dividends or if dividends are used to buy paid up insurance.

Riders are optional, may be available at additional cost, and may not be available in all states. Dividends are not guaranteed.

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Whole Life

Life at 98

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Life at 98 provides insurance protection for life. Provides low cash values at a low premium.
Premium Information	Level Premiums until age 98
Face Amount	<ul style="list-style-type: none">• Issue Age 20-70• Minimum \$100,000.
Riders	<ul style="list-style-type: none">• Accidental Death Benefit• Additional Insurance Option• Waiver of Premium.
Dividend Options & Facts	Participating policy.
Paid Up	Policy can become paid up by use of dividends or if dividends are used to buy paid up insurance.

Riders are optional, may be available at additional cost, and may not be available in all states or on all products. Dividends are not guaranteed.

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Whole Life

LifeBuilder

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	LifeBuilder combines the benefits of traditional whole life, with guaranteed level premiums, guaranteed cash values, and flexible new features and rider choices that let your individual, family and business clients tailor their coverage to help meet their specific needs, goals and objectives. Clients have the option to pay up their policy during a time that makes the most financial sense for them. Helping to make it a great solution for those who seek control and security. LifeBuilder also offers valuable living benefits.	
Premium Information	<ul style="list-style-type: none">• Annual: 1.000• Semi-Annual: 0.510• Quarterly: 0.260• Check-o-matic: 0.088	
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0 to 85 (age nearest birthday)• Minimum Face Amount: \$25,000• Pension Minimum<ul style="list-style-type: none">– Face Amount: Standard Initial \$5,000, Preferred Initial: \$25,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Rider• Accidental Death Benefit Rider• Additional Insurance Option• Additional Premium Add Rider• Beneficiary Insurance Option	<ul style="list-style-type: none">• Exchange to New Insured• Flex Term• Qualified Plan Exchange Privilege• Term Riders• Waiver of Specified Premium
Dividend Options & Facts	<ul style="list-style-type: none">• Cash: Dividends may be taken in cash• Applied: Dividends reduce premium payment• Additions: Dividends purchase additional paid-up life insurance• Internal Paid-up Insurance: Dividends applied to convert ordinary insurance to paid-up insurance• Held: Dividends held at the company at an interest rate guaranteed not to be less than 4%	
Paid Up	Offers clients the ability to choose the timeframe in which they wish to pay up their policy in years 5, 10, 15, 20, or at retirement. Or, they can make premium payments through life, or choose any paid up period.	
Other	<ul style="list-style-type: none">• Policy Fee: \$50• Interest Rate: 4%• Pension Underwriting: Automatic, Guaranteed & Simplified Issue	

Whole Life

LifeCare

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	LifeCare is designed to provide a death benefit for the insured's entire lifetime. Offers a guaranteed death benefit and guaranteed level premium. Low guaranteed premium. High guaranteed cash value per premium dollar.	
Premium Information	<ul style="list-style-type: none">• LifeCare Series of whole life policies has guaranteed paid up premium durations of 1, 5, 10, 15 and 20 years• Premiums can also be paid to age 100	
Face Amount	<ul style="list-style-type: none">• \$25,000 minimum• Available at:<ul style="list-style-type: none">– ages 0-90 for LifeCare 1– ages 0-80 for LifeCare 5, 10 and 15– ages 0-75 for LifeCare 20• NL LifeCare has pay to 100• Maximum face amount is subject to reinsurance.	
Riders	<ul style="list-style-type: none">• All traditional riders available• Accelerated Benefits Rider• Accelerated Care Rider• Accidental Death Benefit• Additional Insurance Option• Annual Premium Additions Rider• Annual Renewable Term• Beneficiary Insurance Option• Children Protection Benefit	<ul style="list-style-type: none">• Chronic Care Protection• Dividend Term Option• Exchange to a New Insured Rider• Family Protection Benefit• Flex Term I and II• Guaranteed Level Term• Single Premium Additions Rider• Waiver of Premium
Dividend Options & Facts	Superior earnings by the Company are passed on to policy owners in the form of dividends, which are also reflected by additional cash value growth. Dividends are not guaranteed. Dividends may be used in a number of ways, including: to increase a policy's cash value and death benefit through the purchase of additional insurance, to be applied toward premium due, taken in cash through policy surrenders, and left to accumulate in an interest bearing account.	
Paid Up	N/A	

Guarantees are dependent upon the claims-paying ability of the issuing company.

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Survivorship Indexed Universal Life

LifeCycle Solution

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	LifeCycle Solution is a Survivorship Indexed Universal Life Insurance product. Although LifeCycle Solution is a Survivorship life product, its positioning extends far beyond traditional estate planning. This product has been designed to meet the needs of individuals throughout their entire life cycle.	
Premium Information	<ul style="list-style-type: none">• Minimum Premium: \$25.00 per month• Maximum Premium: Both GPT or CVAT Tests allowed	
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0-90 (age nearest birthday)• Minimum Face Amount: Initial \$250,000, Base or APB Increase \$25,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Overloan Protection Rider• Survivor Protection Rider• Policy Split Option• Systematic Allocation Rider• Estate Preservation Rider	<ul style="list-style-type: none">• Lifetime Income Benefit Rider (available after first death)• Additional Protection Benefit Rider• Balance Sheet Benefit Rider• Death Benefit Protection Rider
Banding	<ul style="list-style-type: none">• Band 1 \$250,000 - \$749,999• Band 2 \$750,000 - \$1,999,999• Band 3 \$2,000,000 +	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Available after the first policy year, both variable and fixed net cost• Withdrawals: Available after the first policy year, \$500 minimum. If a withdrawal fee is charged, it will not exceed \$25.00.• 1035 Exchanges with Loans: Allowed up to 50% of gross transferred amount. Money available in year 1	
Other	<ul style="list-style-type: none">• Minimum Interest Rate: 2.5% Fixed Strategy• Monthly Policy Fee: \$5.00• Premium Load: 6%• Surrender Charge: 10 years	

Traditional Whole Life

Life Paid Up at 65; at 70

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Life at 65 and Life at 70 are traditional whole life contracts which are guaranteed to be paid up at ages 65 and 70, respectively. They feature level premiums and level death benefits and offer solid guarantees. These limited payment contracts are useful in business planning, or whenever a guaranteed end to premium payments is desired. Depending upon issue age, these policies may feature very strong early cash values and may therefore be appropriate for fringe benefit programs, such as split dollar and non-qualified deferred compensation.
Premium Information	<ul style="list-style-type: none">• L 65: to age 65• L 70: to age 70
Face Amount	<ul style="list-style-type: none">• Minimum \$5,000; age none• Maximum none; age L 65 to age 60; L 70 to age 65
Riders	All Traditional policy riders, except Flex Term
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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Indexed Universal Life

Life Scope

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Life Scope is an indexed universal life product customized specifically for First Financial Security agents only. This flexible policy provides valuable lifetime protection through the death benefit, living benefits and the opportunity for cash value accumulation with strong income distribution performance.	
Premium Information	<ul style="list-style-type: none">• Minimum Premium: \$25.00• Maximum Premium: GPT Test allowed	
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0-85 (age nearest birthday)• Minimum Face Amount: Initial \$25,000, Based or APB Increase \$25,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Accidental Death Benefit Rider• Additional Protection Benefit Rider• Children's Term Rider• Common Carrier Accidental Death Benefit Rider• Death Benefit Protection Rider• Guaranteed Insurability Rider• Lifetime Income Benefit Rider• Overloan Protection Rider• Overseas Transportation Death Benefit Rider• Systematic Allocation Rider• Waiver of Monthly Deductions Rider• Waiver of Specified Premium Rider	
Banding	<ul style="list-style-type: none">• Band 1: Minimum Face Amount \$250,000• Band 2: \$250,000.01 - \$999,999• Band 3: \$1,000,000 - \$2,999,999• Band 4: \$3,000,000 and up	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Available in year 1• Withdrawals: Available after the first policy year, \$500 minimum• 1035 Exchange with Loans: Allowed up to 50% of gross transferred amount	
Other	<ul style="list-style-type: none">• Minimum Interest Rate: 2.5% Fixed Strategy• Expense Charges: Refer to charges section of product guide<ul style="list-style-type: none">– Monthly Policy Fee: \$6– Premium Load: 5%• Surrender Schedule: 10 years• Policy Protection Period: 10 years	

NaviStar

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	NaviStar is a Universal Life policy for a client that wants a low cost permanent insurance alternative to term or no lapse guaranteed universal life. Through additional riders NaviStar can offer simplicity of meeting family needs in one policy and has the ability to meet business insurance and estate planning needs.	
Premium Information	\$1,891.00 - 20 year pay to endow at 100	
Face Amount	<ul style="list-style-type: none"> • Issue Age: 0-85 • Minimum Face: \$25,000 	
Riders	<ul style="list-style-type: none"> • Accelerated Benefits Rider (ABR) • Accidental Death Benefit Rider (ADB) • Children's Term Rider (CTR) • Guaranteed Insurability Rider (GIO) • Long Term Care Riders (ACR & CCP) 	<ul style="list-style-type: none"> • Other Insured Rider (OIR) • Overloan Protection Rider (OPR) • Qualified Plan Exchange Privilege Rider (QPEP) • Waiver of Monthly Deductions (WMD) • Waiver of Specified Premium (WSP)
Surrender Charge	Surrender Schedule: 19 year, or to age 99 if sooner	
Policy Loans and Withdrawals	1035 Exchange with Loan: Available for up to 50% of gross transfer amount	
Other	<ul style="list-style-type: none"> • Provides Term life insurance on all of insured's children until age 23. • Coverage is convertible for double the rider face amount when: <ul style="list-style-type: none"> – Child reaches age 23, marries, or primary insured dies. • Interest Crediting Method: New money • Current Crediting Rate: 5.50% • Minimum Guarantee: 3.00% 	

Universal Life

NaviTrak

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	A Universal Life product that provides death benefit and premium flexibility. Offers almost complete flexibility in the design of the payment stream and death benefits.
Premium Information	Provides flexibility in the design of both the policy payments stream and death benefit. The owner can select the amount of premium to be paid and the amount of coverage to be provided.
Cash Value	Cash values within a universal life insurance contract accumulate on a tax-deferred basis in two ways. Cash value within the policy accumulates at a guaranteed rate of interest determined by, and written into, the contract. A combination of factors, including superior earnings by the company, expenses and mortality may also result in a an additional rate of interest over and above the guaranteed rate. This additional interest rate is set on a monthly basis and credited to the policy's cash value. It is not guaranteed. UL policies stay inforce only as long as there is enough policy equity to cover annual expenses and mortality charges.
Face Amount	<ul style="list-style-type: none">• \$25,000 minimum• Maximum face amount is subject to reinsurance• Available at ages 0-85
Riders	<ul style="list-style-type: none">• Accelerated Benefits Rider (ABR)• Accidental Death Benefit (ADB)• Additional Insurance Option (AIO)• Additional Protection Benefit (APB)• Guaranteed Death Benefit (GDB)• Waiver of Monthly Deductions (WMD)• Automatic Increase Rider (AIR)

NL Advantage

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	NL Advantage is a lower-premium, high performance product.
Premium Information	Premiums will be level and payable to age 100.
Face Amount	<ul style="list-style-type: none">• Minimum \$10,000• This product will be available at issue ages 0 to 85• Not available at ages greater than 85• New and special treatment will be afforded the juvenile ages 0 to 19• Preferred and non-preferred nonsmoker classifications will be available only at ages 20 and over• Preferred risk is available for amounts of \$100,000 and over.
Riders	<ul style="list-style-type: none">• Except at certain juvenile ages, the premiums and one-year term rates for Flex Term will be used• Waiver of Premium.
Dividend Options & Facts	N/A
Paid Up	N/A

Whole Life

NL Advantage Gold

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	NL Advantage Gold is a guaranteed level premium whole life with guaranteed cash accumulation and death benefit. Due to its unique hybrid design for smokers, this product has greater cash accumulation, lower premium outlay and faster internal funding. This product is ideal for lower cost estate and business planning.	
Premium Information	<ul style="list-style-type: none">• Guaranteed level for non-smokers to age 100• Smoker premiums are at the standard non-smoker level for three years, then increase to a higher premium level payable to age 100.	
Face Amount	<ul style="list-style-type: none">• Minimum \$25,000• Maximum subject to reinsurance• Issue ages 0-85<ul style="list-style-type: none">– 20-85 for preferred non-smokers– 20-85 for smokers (20-77 in NY)	
Riders	<ul style="list-style-type: none">• Accelerated Benefits• Accidental Death Benefit• Additional Insurance Option• Annual Premium Additions• Annual Renewable Term• Beneficiary Insurance Option• Children Protection Benefit• Dividend Term Option	<ul style="list-style-type: none">• Exchange to a New Insured• Family Protection Benefit• Flex Term I & II• GT Guaranteed Level Term for 10, 15 and 20 years• T Level Term for 10, 15 and 20 years• Single Premium Additions Rider• Waiver of Premium and Waiver of Premiums Upon Death or Disability of Applicant.
Dividend Options & Facts	N/A	
Paid Up	N/A	

Riders are optional, may be available at additional cost, and may not be available in all states.

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Whole Life

NL Asset Builder

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	This is a traditional whole life product designed to meet the requirements for a 412(i) rollout product. This product may also be very attractive for split-dollar and deferred compensation cases.	
Premium Information	<ul style="list-style-type: none">• High premium rates per thousand• Premiums will be level and payable to age 100.	
Face Amount	<ul style="list-style-type: none">• Minimum \$25,000• Available at ages 0-85; New York and Texas (ages 20-85).	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Accidental Death Benefit Rider• Additional Insurance Option Rider• Annual Premium Adds Rider• Beneficiary Insurance Option Rider	<ul style="list-style-type: none">• Exchange to New Insured Rider• Flex Term I and Flex Term II• Single Premium Adds Rider• Yearly Renewable Term Riders
Dividend Options & Facts	Participating policy.	
Paid Up	N/A	

Riders are optional, may be available at additional cost, and may not be available in all states.

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Whole Life

NLG120

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	NLG120 is an affordable, flexible premium universal life product with death benefit guarantees. This product is flexible as it offers various death benefit and premium payments. The shorter the guarantee period, the lower the premium. Even a lifetime guarantee offers a low level annual premium that remains fixed for the life of the contract.
Premium Information	Issue ages 0-69 (age nearest birthday); 0-69 (Elite Preferred Non-Smoker). Minimum monthly premium \$25. The premium duration can be 1, 5, 10 or 20 years, whatever length of time works for the situation. Once the chosen premium duration is reached, no further premiums are accepted.
Face Amount	\$25,000 minimum
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Accidental Death Benefit• Guaranteed Insurability Option• Waiver of Monthly Deductions
Dividend Options & Facts	N/A
Paid Up	N/A

Variable Universal Life

NL Investor Select

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Investor Select is a market sensitive, variable universal life contract, providing flexibility of death benefit and premiums combined with tax-deferred growth of cash values tied to the market performance of the sub-accounts. Investor Select can be customized through optional riders to meet a wide variety of personal and business insurance needs.	
Face Amount	<ul style="list-style-type: none">• Minimum Face Amount: \$50,000<ul style="list-style-type: none">– Individual Increase in Face Amount \$25,000• Minimum Premium: \$50.00• Issue Ages 0-85 (age nearest birthday)	
Pension Availability	<ul style="list-style-type: none">• Minimum Face Amount<ul style="list-style-type: none">– Standard Initial: \$5,000 (\$25,000 in WA)– Preferred Initial: \$50,000• Pension Increase in Face Amount: \$2,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Rider (ABR) Terminal and Chronic• Accidental Death Benefit Rider (ADB)• Balance Sheet Benefit Rider (BSB)• Children's Term Rider (CTR)• Guaranteed Insurability Option Rider (GIO)• Other Insured Rider (OIR)• Overloan Protection Rider (OPR)• Qualified Plan Exchange Privilege Rider (QPEP)• Waiver of Monthly Deduction Rider (WMD)• Waiver of Specified Premium Rider (WSP)	
Banding	<ul style="list-style-type: none">• Band 1: Minimum Face Amount to \$249,999• Band 2: \$250,000 - \$999,999• Band 3: \$1,000,000 and up	
Premium Load	6%	
Administrative Fee	\$7.50 per month, (\$90.00 annually)	
Surrender Schedule	10 year charge schedule	
Policy Loans and Withdrawals	Available after the first policy year	
1035 Exchange with Loans	Available for up to 50% of the gross amount	

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Whole Life

NL ValuGuard

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	NL ValuGuard is a second-to-die whole life policy designed to provide guarantees. Guaranteed death benefit protection and guaranteed level premium for two insured's entire lifetimes. NL ValuGuard also offers guaranteed cash value accumulation that grows tax deferred within the policy and is available to access using policy loans during the insured's lifetime after the first policy year. NL ValuGuard is suitable for business owners, families, and estate planning situations.	
Product Focus	<ul style="list-style-type: none">• NL ValuGuard is designed to provide clients peace of mind through the knowledge that their family or business will be provided for.• Cash value accumulation is guaranteed, and accumulates on a tax-deferred basis.• Competitive premiums, and second-to-die structure is appropriate for estate planning situations.	
Face Amount	<ul style="list-style-type: none">• Minimum Policy Size: \$100,000• Maximum Policy Size: Subject to reinsurance• Issue Ages: 20-85	
Premium Payments	Premiums will be level and payable to age 100	
Rate Classifications	Six rate classes that vary based on your clients' combined rate classifications.	
Substandard	Substandard table ratings and flat extras are available. NL ValuGuard may even be available if one of the insureds is uninsurable.	
Dividend Options	<ul style="list-style-type: none">• Dividends may be taken in cash.• Dividends may be used to increase a policy's cash value and death benefit through the purchase of Paid Up Life Insurance, called Dividend Additions.• Dividends may be applied toward premiums due.• Dividends may be left in the policy to accumulate cash value.• Enhanced Paid-Up Option	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Loans are available• Paid-Up Additions may be surrendered at anytime for their cash surrender value.	
1035 Exchanges with Loans	Up to 50% of the gross policy value transferred from the original policy	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Annual Premium Additions Rider (APAR)• Single Premium Additions Rider (SPAR)• Business Exchange Rider• FlexTerm Riders I & II• Policy Split Options Rider	

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Whole Life

PACE

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Designed to provide death benefit protection for an insured's entire lifetime. Offers both a guaranteed death benefit and guaranteed premium. Owner may borrow against the value for any purpose or let it accumulate inside the policy.	
Premium Information	Modified premium whole life contract offering a high initial amount of death benefit protection per dollar of premium. Because premiums are modified, this product offers policy owners the benefit of low initial premiums for the first 15 years. After 15 years, premiums increase to about twice their original amount and remain level thereafter.	
Face Amount	<ul style="list-style-type: none">• \$25,000 minimum• Maximum amount is subject to reinsurance	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders (ABR)• Accidental Death Benefit (ADB)• Additional Insurance Option (AIO)• Annual Premium Additions Rider (APAR)• Annual Renewable Term (ART)• Beneficiary Insurance Option (BIO)• Children Protection Benefit (CPB)• Dividend Term Option (DTO)• Exchange to a New Insured (ENIR)• Family Protection Benefit (FPB)• Flex Term I & II• L Series Level Term• Single Premium Additions Rider (SPAR)• Waiver of Premium (WP)	
Dividend Options & Facts	N/A	
Paid Up	N/A	

Guarantees are dependent upon the claims-paying ability of the issuing company. Policy loans reduce the policy's cash value and death benefit and may result in a taxable event. Riders are optional, may be available at additional cost, and may not be available in all states.

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Whole Life

Pace 100

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Permanent traditional whole life policy with a level amount of insurance for life. PACE 100 is designed to emphasize cash value accumulation, as well as long term death benefits. The policy features high dividends, and the stability and guarantees of a traditional policy.
Premium Information	Level premiums are payable to age 80, or for 30 years if longer, but never past the age of 100.
Face Amount	<ul style="list-style-type: none">• \$100,000 minimum• Available at ages 0-70• There is no maximum face amount
Riders	All traditional policy riders, except Flex Term.
Dividend Options & Facts	N/A
Paid Up	At the end of the grace period for any premium in default, paid up life insurance may take place. The policy, excluding any benefit provided by rider, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate.
Surrender Schedule	N/A

Paragon

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Paragon is a flexible premium, interest sensitive, adjustable death benefit policy, generally known as universal life. This product features permanent insurance: <ul style="list-style-type: none">• tax is deferred on interest credited to an accumulated value account• all death benefits are exempt from income tax• two coverage options are available• coverage options may be changed• flexible premium payments are possible¹• amount of death benefit may be increased or decreased²• low front end expense charge• competitive current interest rates are credited to the entire accumulated value account• charges for pure insurance protection are based on current experience assumptions• surrender charges for 10 years only• (if the policy's face amount is increased, ten year surrender charges apply to the increase)• withdrawals and / or policy loans are available• optional riders are available
Premium Information	Policy endows at age 95. Premium payments may be extremely flexible and may be level or varied. The insured may choose not to make a scheduled payment provided there is a sufficient amount in the cash surrender value to keep the policy in force. Unscheduled payments may be made in accordance with DEFRA guideline premium limitations. Any premium payment must be \$25 or more.
Face Amount	<ul style="list-style-type: none">• \$25,000 minimum face amount• There is no maximum amount
Riders	Available riders are: <ul style="list-style-type: none">• Paragon Waiver II• Waiver of Monthly Deductions• Guaranteed Insurance Option• Accidental Death Benefit• Automatic Increase Rider
Dividend Options & Facts	N/A
Paid Up	N/A

1. It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage.

2. Increases in death benefit will be subject to additional underwriting.

Whole Life

PeakLife (2017)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	PeakLife is exclusive for emerging and affluent markets with \$1M+ face amounts. PeakLife offers competitive funding limits, product performance at older ages, strong short-term and long-term cash value, competitive income solves and simplified design with concentrated rider offerings.	
Premium Information	<ul style="list-style-type: none">• Minimum Premium: \$25.00• Maximum Premium: Both GPT or CVAT Tests allowed	
Face Amount	<ul style="list-style-type: none">• Minimum Face Amount: \$1,000,000 includes both Base and APB coverage• Pension Minimum Face Amount: \$1,000,000 underwritten only• Issue Ages: 18 to 85 (age nearest birthday)	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders - terminal, chronic, critical illness, critical injury• Additional Protection Benefit Rider• Lifetime Income Benefit Rider• Balance Sheet Benefit Rider• Benefit Distribution Option Rider	<ul style="list-style-type: none">• Overloan Protection Rider• Systematic Allocation Rider• Qualified Plan Exchange Privilege Rider• Waiver of Monthly Deductions Rider• Waiver of Specified Premium Rider
Surrenders	Surrender Schedule: 10 years	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Available after the first policy year, participating variable, participating fixed and standard loans.• Withdrawals: Available after the first policy year, \$500 minimum• 1035 Exchanges with Loans: Allowed up to 50% of gross transferred amount. 1035 money available in year 1.	
Other	<ul style="list-style-type: none">• Minimum Interest Rate: 1.0% Fixed Strategy• Expense Charges: Monthly Policy fee: \$6• Premium Load: 8% in year 1; 1.6% in years 2+• Guarantees: 85 in all years	

Whole Life

PEP

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Permanent whole life plan with a level amount of insurance for life. PEP is a traditional product which is guaranteed to be paid up in 26 years.
Premium Information	Level premiums are payable for 26 years, but never past age 100.
Face Amount	<ul style="list-style-type: none">• \$25,000 minimum• Available at ages 0-70• No maximum issue amount
Riders	All traditional policy riders except Flex Term.
Dividend Options & Facts	PEP features a guaranteed cash value in one year.
Paid Up	Using the company's current single premium policy option, PEP may be paid up in as little as 23 years.

Whole Life

Protector Life

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	ProtectorLife offers a guaranteed death benefit, level premium and the chance to lock in insurability early while the client is young and healthy. This product is appropriate for consumers in a younger stage of life with a new family or new business who need permanent protection at a price that works with their budget.	
Premium Information	<ul style="list-style-type: none">• Base premiums will be level and payable to age 100• Premium Deposit Account: Minimum amount of \$25,000, surrender charge at the lessor of 10% of accumulated value or interest earned up to the current policy year.	
Face Amount	<ul style="list-style-type: none">• Issue Age: 0-85 (age nearest birthday)• Minimum Face Amount:<ul style="list-style-type: none">– Without ACR \$25,000; with ACR: overall minimum face of \$50,000.– In other words, we will allow a \$5,000 base face amount with a \$45,000 Automatic Conversion Rider.• Pension Minimum Face Amount: Standard initial & subsequent \$5,000<ul style="list-style-type: none">– Preferred Initial \$25,000 (for ages over 65)– \$250,000 (for ages less than or equal to 65), subsequent \$5,000	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Accidental Death Benefit Rider• Additional Paid-Up Life Insurance Rider• Automatic Conversion Rider• Children's Term Rider• Guaranteed Insurability Rider	<ul style="list-style-type: none">• Other Insured Rider• Term Purchase Provision Rider• Unemployment Rider• Qualified Plan Exchange Privilege Rider• Waiver of Premiums Rider
Dividend Options & Facts	<ul style="list-style-type: none">• Cash: Dividends may be taken in case• Applied: Dividends may be applied toward payment of a policy premium due• Dividend Additions: Dividends may be applied to purchase paid-up life insurance• Dividends Held: Dividends may be left with the company• Term Purchase Provision (TPP): Available only with paid-up policies; applies dividends to purchase a blend of one-year term insurance and paid-up additions. This option is made available through a rider to the policy.	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Variable Loan Interest Rate• Withdrawals: Any paid-up additions, or dividend additions may be surrendered at any time for their cash surrender value.• 1035 Exchange with Loans: Cannot exceed 50% of the gross policy value transferred from the original policy.	
Others	NA	

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Flexible Premium Universal Life

SecurePlus Life

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	SecurePlus Life is a flexible premium, adjustable death benefit universal life insurance policy. This product is appropriate for individuals who are looking for life insurance that offers a balance of growth potential, protection and guarantees. It offers a choice of interest crediting methods.	
Premium Information	Premiums are placed in a Premium Account and credited with daily interest until the balance is transferred into a newly credited Policy Segment on the policy's monthly date (either the 7th, 14th, 21st or 28th). Premium period to age 40.	
Face Amount	<ul style="list-style-type: none">• Issue Ages 0-39• Minimum Issue Amount \$25,000• Maximum Issue Amount – double the face amount of the base policy, but not to exceed specified option amounts	
Riders	<ul style="list-style-type: none">• Accidental Death Benefit Rider (ADB)• Additional Protection Benefit Rider (APB)• Automatic Increase Rider (AIR)• Benefit Protection Rider (BPR)• Guaranteed Death Benefit Rider (BDB)• Guaranteed Insurability Option (GIO)• Waiver of Monthly Deductions (WMD)	
Dividend Options & Facts	N/A	
Paid Up	N/A	

Indexed Universal Life

SecurePlus Provider

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	SecurePlus Provider IUL is a flexible policy which provides valuable lifetime protection through the death benefit, living benefits and the opportunity for cash value accumulation. Ideal for middle market individuals in their late 30's to early 50's with discretionary income to overfund their policy and who plan to use their policy for income needs later in life.	
Premium Information	<ul style="list-style-type: none">• Minimum Premium: \$25.00 per month• Maximum Premium: Both GPT or CVAT Tests allowed	
Face Amount	<ul style="list-style-type: none">• Issue Ages: 0-85 (age nearest birthday)• Minimum Face Amount: Initial Coverage \$25,000• Pension Minimum<ul style="list-style-type: none">– Face Amount: Preferred Initial \$25,000– Standard Initial \$5,000 (\$25,000 in WA)	
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders• Accidental Death Benefit Rider• Children's Term Rider• Death Benefit Protection Rider• Disability Income Rider (2 yr & 5 yr)• Guaranteed Insurability Rider• Lifetime Income Benefit Rider• Other Insured Rider• Overloan Protection Rider• Qualified Plan Exchange Privilege Rider• Systematic Allocation Rider• Unemployment Rider• Waiver of Premium Rider	
Surrender Charge	There is a surrender charge if the policy is lapsed or surrendered in the first 20 years from issue or following an increase. Charges vary based on gender, rate classification, issue age, and policy year.	
Policy Loans and Withdrawals	<ul style="list-style-type: none">• Policy Loans: Variable net cost loans available after the first policy year, fixed net cost available after year 9.• Withdrawals: Available after the first policy year• 1035 Exchange with Loans: Available for up to 50% of the gross transferred amount	
Other	<ul style="list-style-type: none">• Monthly Policy Fee: \$5• Premium Load: 5%• Policy Protection Period: 5 years• Minimum Interest Rate: 2% Fixed Strategy• Underwriting: No routine medical testing required for policies with a face amount of \$250,000 or less and age of 65 or lower.	

Variable Universal Life

Sentinel Estate Provider

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	This is a variable universal life second-to-die policy designed to provide death benefit protection for two insureds' entire lifetime. In addition to providing a death benefit at the second of the two deaths, Survivorship Variable Universal Life Insurance (SVUL) provides for the accumulation of cash value within the policy.
Premium Information	Provides flexibility in the design of both the policy payments stream and death benefit. The owner can select the amount of premium to be paid and the amount of coverage to be provided.
Cash Value	Cash value accumulation is based on the performance of separate sub-accounts, rather than through earned interest based on company declared interest rates. Premiums may be allocated in total or in part to any combination of the available sub-accounts. It is possible that poor performance by the sub-accounts selected could result in the need for additional premiums. Failure to pay such additional premiums could result in the policy lapsing.
Face Amount	\$100,000 minimum. (New York \$250,000)
Riders	<ul style="list-style-type: none">• Additional Protection Benefit (APB)• Policy Split Option (PSO)• Estate Preservation Rider (EPR)• Individual Term Rider• Continuing Coverage Rider (CCR)• Enhanced Death Benefit Rider (EDBR)• Automatic Increase Rider (AIR)• Guaranteed Death Benefit Rider (GDB)

Whole Life

Summit Plan

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	A traditional whole life policy with high cash value relative to premium beginning in year one. The Summit Plan is available for use in qualified retirement plans.	
Premium Information	<ul style="list-style-type: none"> Premiums are payable for a limited number of years depending on the issue age of the insured. Maximum annual premium limit is \$100,000 Contracts with premium amounts greater than \$100,000, but less than or equal to \$250,000 will be considered with prior Home Office approval. 	
Face Amount	<ul style="list-style-type: none"> Issue age 20-34; paid up at age 65 Issue age 35-49; paid up to age 70 Issue age 50-59; paid up to age 75 Issue age 60-64; paid up to age 80 Issue age 65-75; paid up to age 85 	<ul style="list-style-type: none"> Individual non pension \$250,000 Pension standard rate classes initial policy \$5,000; subsequent policies on same life \$5,000 Pension preferred rate classes initial policy \$250,000; subsequent policies on same life \$5,000
Riders	<ul style="list-style-type: none"> Accelerated Benefits Riders (ABR) – Terminal and Chronic Accidental Death Benefit (ADB) Additional Insurance Option Rider (AIO) Annual Premium Adds Rider (APAR) Beneficiary Insurance Option (BIO) Commissionable Single Premium Adds Rider (C-SPAR) Exchange to New Insured (ENIR) Flex Term Dividend Option Rider – New York regulations do not allow a contract with both Flex Term and an Additions rider to have Waiver of Premium rider. Single Premium Adds Rider (SPAR) Term riders – GL10, GL15, GL20, L15, L20 Waiver of Premiums Rider (WP) 	
Dividend Options & Facts	<ul style="list-style-type: none"> Cash, Applied, Additions, Held (rate set annually but not less than 4%) Flex Term I and Flex Term II <ul style="list-style-type: none"> Premium paying dividend option that purchases a blend of one-year term (OYT) insurance and paid-up additions. Flex Term I provides a level death benefit by purchasing paid-up additions and decreasing amounts of OYT. Flex Term II purchases a level amount of OYT and paid-up additions, which generally increases the death benefit. Term Purchases Provision (TPP) – is a method used to illustrate the use of the policy dividends to shorten the premium paying period. At the time the option is elected, the policy cash value is used to purchase a paid-up policy and premiums are discontinued. The death benefit of the paid-up policy is general less than the death benefit originally issued. To make up the difference, the annual dividend paid on the paid-up policy is used to purchase one-year term insurance and additions. 	
Paid Up	N/A	

Term

Ten Year Level Term (LT10)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	LT10 is a ten-year level term product. This ten-year renewable term policy features low current premiums that are scheduled to remain level for ten years. LT10 is an excellent contract for funding a short term business or personal planning objective. Because LT10 enjoys a full range of riders and liberal conversion opportunities, it is an excellent choice for eventual conversion to cash value life insurance.
Premium Information	Premiums are guaranteed level for the first five years after issue; thereafter, they are based on current assumptions but will never exceed the guaranteed maximum premiums. At the end of the ten-year period, premiums will increase annually.
Face Amount	<ul style="list-style-type: none">• Minimum \$100,000 as policy; \$25,000 as rider• Maximum subject to reinsurance• Renewable to age 95 (80 in NY)
Riders	<ul style="list-style-type: none">• Accidental Death Benefit• Additional Insurance Option• Children Protection Benefit• Family Protection Benefit• Waiver of Premiums
Dividend Options & Facts	N/A
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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Flexible Premium Indexed Universal Life

Ultra Select

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	A flexible premium Indexed Universal Life policy specifically designed to provide options, flexibility, value and guarantees. Ultra Select has multiple interest crediting strategies, high early duration cash surrender value option using the Balance Sheet Benefit rider and fixed and variable net cost loan options.
Premium Information	Adjust premium payments and insurance coverage as needs change
Face Amount	<ul style="list-style-type: none">• Minimum Face Amount \$15,000; \$5,000 for Pension issue• Issue ages 0-85
Riders	<ul style="list-style-type: none">• Accelerated Benefits Riders (ABR) – Terminal and Chronic• Accelerated Care Rider (ACR)• Accidental Death Benefit (ADB)• Balance Sheet Benefit Rider (BSB)• Chronic Care Protection (CCP)• Guaranteed Insurability Rider (GIR)• Overloan Protection Rider (OPR)• Waiver of Monthly Deductions (WMD)• Waiver of Specified Premium Rider (WSP)
Dividend Options & Facts	<ul style="list-style-type: none">• Five interest crediting options:<ul style="list-style-type: none">– Fixed Interest; Point to Point Cap Focus - guaranteed 100% participation rate– Point to Point Participation Rate Focus - guaranteed 110% participation rate– Point to Point No Cap - guaranteed no Cap– Point to Average - guaranteed no Cap• Improved access to policy cash value• Access to death benefit while living• Values cannot be lost because of a decline in the S&P 500 Index• Minimum guarantees at 2.5%• Fixed and Variable Net Cost Loan options available after first policy anniversary. (Variable Loan is not available in NY)• Ten year surrender charge schedule• 1035 Exchange with Loans
Paid Up	N/A

Universal Life – Fixed

Uniflex

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Flexible premium, adjustable death benefit, universal life policy.
Premium Information	Flexible Premiums
Face Amount	
Riders	N/A
Dividend Options & Facts	Annual dividends for permanent plans are payable on policy anniversaries. They generally may be used under one of the four options granted by the policy. Dividend options are cash, applied dividends, dividend additions, dividends held. Dividends are not guaranteed.
Paid Up	At the end of the grace period for any premium in default Paid Up Life Insurance may take place. The policy, excluding and benefit provided by rider, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate.

Whole Life

Valu II

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	A Summit series policy with high premium and corresponding high dividends and cash values. Valu II can be combined with a term rider, an additions rider, and a TPP option to produce a program with flexibility in design.
Premium Information	Level premium payable to age 96.
Face Amount	<ul style="list-style-type: none">• \$10,000 minimum• Available at ages 0-70• There is no maximum face amount
Riders	All traditional policy riders.
Dividend Options & Facts	N/A
Paid Up	Options available.

Whole Life

ValuLife

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Permanent whole life with a level amount of insurance for life.	
Premium Information	Level premiums are payable to age 97, or for 30 years if longer, but never past age 100.	
Face Amount	<ul style="list-style-type: none">• \$10,000 minimum• There is no maximum face amount• Available at ages 0-70 and in limited special situations up to age 85	
Riders	<ul style="list-style-type: none">• All traditional policy riders.• Accelerated Benefit Rider• Accidental Death Benefit Rider• Additional Insurance Option• Substandard Annual Adds Rider• Single Premium Additions Rider• Beneficiary Insurance Option Rider• Children Protection Benefit Rider	<ul style="list-style-type: none">• Commissionable Single Premium Ads Rider• Exchange to a New Insured Rider• Family Protection Benefit Rider• Graded Renewable Term Rider• Juvenile Policy Continuance Contract Rider• Waiver of Premium Rider• Yearly Renewable Term 95 Rider
Dividend Options & Facts	N/A	
Paid Up	At the end of the grace period for any premium in default paid up life insurance may take place. The policy, excluding any benefit provided by rider, remains in force as paid up life insurance from the date of the default. This option must be requested by the 16th day after the date of default. The amount of paid up life insurance will be the level amount which can be bought by the net cash value using the attained age net single premium rate.	

Riders are optional, may be available at additional cost, and may not be available in all states.

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Variable Universal Life (VUL)

VariTrak

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	VariTrak is a variable universal life policy with flexible premium and adjustable death benefit. The death benefit can be adjusted up or down depending on the policy owners needs and objectives. Increases in death benefit may be subject to underwriting.
Premium Information	Cash values can accumulate in VUL contracts by directing premiums paid into separate accounts, instead of having them earn interest based on company declared interest rates. There is no guaranteed rate of interest and it is possible that poor performance could result in the need for additional premiums. Failure to pay such additional premiums could result in policy lapse.
Face Amount	Cash value accumulation is based on the performance of separate sub-accounts, rather than through earned interest based on company declared interest rates. Premiums may be allocated in total or in part to any combination of the available sub-accounts. It is possible that poor performance by the funds selected could result in the need for additional premiums. Failure to pay such additional premiums could result in the policy lapsing.
Riders	<ul style="list-style-type: none">• Minimum face amount is \$50,000• Maximum face amount is subject to reinsurance
Dividend Options & Facts	Riders available at time of policy issue: <ul style="list-style-type: none">• Accelerated Benefits Riders (ABR)• Accidental Death Benefit (ADB)• Guaranteed Death Benefit (GDB)• Waiver of Monthly Deductions (WMD)
Paid Up	Paid up options not available.

Whole Life –Second to Die

Vermont Legacy

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	Vermont Legacy is a second to die life insurance policy which provides for the payment of a death benefit at the death of the survivor of two insureds. The policy is structured as a traditional whole life policy designed to provide the funds to pay estate taxes at the death of a surviving spouse. Policy values are not affected by the first death and premiums are payable until the second death. The policy is designed to maximize the death benefit payable at the second death to provide necessary estate liquidity.
Premium Information	Premiums are based upon joint mortality and keep the premium for the policy low compared to traditional First to Die whole life policies.
Face Amount	<ul style="list-style-type: none">• \$100,000 minimum• There is no maximum, subject to reinsurance
Riders	Riders that may be attached to a Vermont Legacy policy: <ul style="list-style-type: none">• Annual Additions• Single Premium Additions• Commissionable Single Premium Additions• Business Exchange Rider• Policy Split Rider
Dividend Options & Facts	Participating policy
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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Yearly Renewable Term 95 (YRT 95)

The general product information below is based on the original specifications. The information may not be accurate for every policy due to product changes or regulatory changes over the years. Please call the home office if you have specific questions pertaining to an in force policy.

Product Description	YRT 95 is a yearly renewable term guaranteed renewable to age 95. (Age 70 in New York, except in certain employer-employee situations where the employer pays the entire premium. In those situations, the policy and its riders are renewable to age 95 in New York.) Term policies are used to fill short term needs. In conjunction with a permanent base policy, a term rider is appropriate in order to customize a program. YRT has the lowest initial premium for dollar of death benefit, but very few people have the ability to afford ever increasing term premiums over a long period of time.
Premium Information	Current annual premiums are based upon the company's current experience, and are guaranteed for one year. Guaranteed premiums represent the maximum amount which can be charged for the policy, based upon the attained age of the insured and the number of years the policy has been in force.
Face Amount	<ul style="list-style-type: none"> • \$100,000 minimum as a policy; \$25,000 as a rider • There is no maximum amount as a policy; 5 times base policy as a rider • Minimum issue age is 15 as both a policy and a rider • Maximum issue age is 70 as a policy; 75 as a rider (65 as a policy and a rider in NY)
Riders	Riders that may be attached to a YRT 95 policy: <ul style="list-style-type: none"> • Waiver of Premium • Accidental Death Benefit • Additional Insurance Option • Family Protection Benefit • Children's Protection Benefit
Dividend Options & Facts	YRT 95 is a participating policy. However, dividend payments are not anticipated.
Paid Up	N/A

Riders are optional, may be available at additional cost, and may not be available in all states.

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