

The insurance policy document outlines various life insurance products, including whole life, term life, and universal life options, with specific details on coverage, age limits, face amounts, and available riders. For Final Expense policies, coverage is available for ages 0-85, with minimum face amounts starting at \$2,500 for older ages and \$10,000 for younger ages, and maximum amounts varying by age and product type. Underwriting is simplified with no exams required for most applicants, and riders such as Accidental Death Benefit and Terminal Illness are available. The Express UL offers flexible premium adjustable universal life insurance for ages 15-75, with a minimum face amount of \$25,000 and maximums up to \$500,000, while SecureLife Plus provides similar features with a focus on flexible premiums and additional riders.

Term products, including Easy Term and Home Protector, are available in various durations (10, 15, 20, 30 years) with face amounts starting at \$25,000 and maximums depending on age. These policies also include options for return of premium (ROP) and various riders like Chronic Illness and Waiver of Premium. The SafeCare Term offers level term insurance to age 95, with similar face amount structures and rider options.

The Financial Lifeline product combines modified whole life with an annuity rider, available for ages 0-65, with a maximum face amount of \$150,000. The Guaranteed Guardian whole life policy is available for ages 0-75, with no modal factors and various riders. The Survivor Protector offers decreasing term life with a monthly income benefit, while the OBA group level term product provides coverage options for government and educational employees. Lastly, the Security Solution is a participating whole life policy with a minimum face amount of \$25,000 and various riders, convertible while in force. Each product includes mobile capabilities for quoting and application processes, emphasizing convenience for policyholders.