

<u>Whole Life</u>	<u>Description/Features</u>	<u>Issue Ages</u> <sup>^</sup>	<u>Minimum Face</u>	<u>Maximum Face</u>	<u>Policy Fee</u> (Commissionable)	<u>Available Riders</u>
Provider Whole Life	Simplified issue whole life; standard/preferred; non-med; no rateable conditions; PHI required.	0-80	\$10,000	0-50: \$150,000 51-60: \$100,000 61-80: \$ 50,000	\$50	Waiver of Premium; Child Rider; no-cost Terminal Illness Benefit; no-cost for \$25,000+ face amounts: Common Carrier Accidental Death Benefit, Life Threatening Cancer Accelerated Benefit, and Charitable Gift Donation; For issue ages 0-17: no-cost Guaranteed Insurability Rider
Express Issue WL (Graded Benefit)	Built-in table 16; 2-year graded death benefit; non-med; PHI required.	25-80 In CA: 45-80 In NE: 25-75 In NJ: 25-76 (M) 25-79 (F) In PA: 25-71 (M) 25-76 (F)	\$2,000	\$25,000	\$50	No-cost Identity Theft Benefit; Hospital Stay Benefit; and Common Carrier Accidental Death Benefit
Express Issue Deluxe	Built-in table 8; non-med; PHI required. <b>Suitable for insulin-dependent diabetics.</b>	20-80	\$5,000	\$50,000	\$50	Child Rider; Accidental Death Benefit (\$10,000 min); no-cost Terminal Illness Benefit
Express Issue Premier	Built-in table 4; non-med; PHI required.	20-80	\$5,000	20-60: \$100,000 61-80: \$50,000	\$50	Child Rider; Accidental Death Benefit (\$10,000 min); no-cost Terminal Illness Benefit
Guaranteed Issue Whole Life	No underwriting; no medical questions; no PHI; 3-year graded death benefit.	45-75 In NE: 45-65	\$5,000	\$10,000	\$50	NA

<u>Accidental Death</u>	<u>Description/Features</u>	<u>Issue Ages</u> <sup>^</sup>	<u>Minimum AD Face</u>	<u>AD Face Doubles In 20 Years To</u>	<u>Policy Fee</u>	<u>Available Riders</u>
Protector AD	Accidental death benefit coverage; doubles over 20 years; return of premium feature; small amount of WL coverage. No PHIs, ONE underwriting question; non-med.	18-60	\$50,000 \$75,000 \$100,000	\$100,000 \$150,000 \$200,000	NA	NA

Protector AD is an accidental death benefit rider attached to a small whole life policy.

<u>Term Life</u>	<u>Description/Features</u>	<u>Issue Ages</u> <sup>^</sup>	<u>Minimum Face</u>	<u>Maximum Face</u>	<u>Policy Fee</u> (Commissionable)	<u>Available Riders</u>
SI Term 20	20-year level premium term; built-in table 4; PHI required.	20-60	\$25,000	20-45: \$200,000 46-55: \$150,000 56-60: \$100,000	\$100	Waiver of Premium; Child Rider (first \$5,000 CR at no cost for \$100,000+ face amounts); Accidental Death (\$25,000 min); no-cost Terminal Illness Benefit
SI Term 30	30-year level premium term; built-in table 4; PHI required.	20-55 In MD: 20-45	\$25,000	20-45: \$200,000 46-55: \$150,000	\$100	Waiver of Premium; Child Rider (first \$5,000 CR at no cost for \$100,000+ face amounts); Accidental Death (\$25,000 min); no-cost Terminal Illness Benefit
SI Term 20 ROP	20-year level premium term; built-in table 4, return of premium; PHI required.	20-60 (NT) 20-40 (T)	\$50,000	20-45: \$200,000 46-55: \$150,000 56-60: \$100,000	\$100	Child Rider (first \$5,000 CR at no cost for \$100,000+ face amounts); no-cost Terminal Illness Benefit
SI Term 20 DLX	20-year level premium term; built in table 8; PHI required. <b>Suitable for insulin-dependent diabetics.</b>	20-60	\$25,000	\$50,000	\$100	Child Rider; Accidental Death (\$25,000 min); no-cost Terminal Illness Benefit

Product and rider/benefit availability varies by state.  
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<sup>^</sup>Age Last Birthday.

\$20 minimum premium requirement for all products unless Monthly EFT.