



Term at a Glance

Features		Level Term Life Insurance				
Product Design		Guaranteed Level Premium Term (10, 15, 20, 25 and 30 years)				
Min. / Max. Face Amounts		Minimum: \$100,000 Maximum: \$10M ¹				
Issue Ages		10 Year	15 Year	20 Year	25 Year	30 Year
	Non-Nicotine	18-74	18-65	18-60	18-55	18-50
	Nicotine	18-70	18-60	18-55	18-50	18-45
	Renewability	To age 85				
Banding		Band 1: \$100,000 - \$249,999 Band 2: \$250,000 - \$499,999 Band 3: \$500,000 - \$750,000			Band 4: \$750,001 - \$999,999 Band 5: \$1,000,000 +	
Underwriting Process		Accelerated Underwriting: Face amounts \$100K-\$750K, ages 18-60. ²			Traditional Underwriting: Face amounts above \$750K, all ages, are underwritten with a traditional paramedical exam	
Policy Fee		Annual policy fee \$72 (bands 1, 2, 3) Modalized for premiums not paid annually. ³				
Payment Modal Factors		Premiums may be paid annually, semi-annually, quarterly or monthly ⁴ . For premiums paid other than annually the following modal factors apply:				
		Semi-annually	Quarterly	Monthly		
		Annual premium x 0.510	Annual premium x 0.260	Annual premium x 0.08333		
Risk Classes	Non-Nicotine	Preferred Plus, Preferred, Select, Standard				
	Nicotine	Preferred, Standard				
Riders		Accelerated Death Benefit Rider Automatically included at no additional cost, providing early access to a portion of the death benefit if the insured is diagnosed with a terminal illness				
Conversion Options		Conversion to either a whole life policy or a universal life policy at any point prior to the earlier of attained age 70 or the end of the level term period. Conversion to universal life is only allowed on face amounts greater than or equal to \$100,000 and is not available in the state of CA.				

1. Home Office approval is required for face amounts over \$10M for issue ages 70-74. Maximum face amount is \$50M. 2. Ages 61-74 will be traditionally underwritten. 3. Policy fee is not commissionable. 4. Premiums paid monthly via electronic funds transfer only.

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