



Product Specifications

Description			
Coverage & Terms by Age	Issue Age	Coverage Available	Term
	18-50 years	\$100,000 - \$2,000,000	10, 15, 20, 30 years
	51-60 years	\$100,000 - \$1,000,000	10, 15, 20 years
	61-65 years	\$100,000 - \$500,000	10, 15 years
Premium	Paid monthly or annually		
Availability	Available in all states except California, Florida, New Jersey, New York, and South Carolina, also not available in Puerto Rico		
Issues ages (age at last birthday)	Minimum issue age is 18 at last birthday		
Maturity Age	95		
Underwriting Classes	Preferred Plus Preferred Standard Plus Standard Standard Table rating up to Table 8 Preferred Tobacco Standard Tobacco Standard Tobacco Table rating up to Table 8		
No Cost Riders	Accelerated Death Benefit Rider for terminal illness only Charitable Giving Rider		
Additional Cost Riders	Disability Waiver of Premium Rider Accidental Death Benefit Rider Child Rider		
Conversion Privilege	Not applicable		
Gender	Male and Female		
Owner	Must be the same as the insured		
Beneficiaries	Acceptable beneficiary relationships are spouse, domestic partner, child/stepchild, grandchild, parent/stepparent, and sibling		



Contestability Terms	2 years from the effective date				
Misstatement of Age or Gender	Payable amount is the benefit that the last premium amount paid would have bought for the correct age/gender				
Face Amount Bands	\$25,000 - \$99,999 \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 - \$2,000,000				
Exclusions	Suicide exclusion (2 years unless dictated by state regulation to be otherwise)				
Free Look Period	30 days unless dictated by state regulation to be otherwise				
Loans and Withdrawals	Not applicable				
Grace Period	31 days				
Policy Fee	\$75 annually (non-commissionable)				
Premium Modes		Base	Accidental Death Benefit Rider	Disability Waiver of Premium Rider	Child Rider
	Annual	1.0000	1.0000	1.0000	1.0000
	Monthly	0.0872	0.0850	0.0890	0.0850

