



Whole Life Protect+ Insurance

Maximizes death benefit



Whole Life Perform+ Insurance

Leverages cash value accumulation

Product Highlights

Issue Ages	15 days - 85 years (age last birthday)	
Face Amounts	Starting at \$10,000	
Accelerated Underwriting, No Exams	Up to \$300,000*: Ages 15 days to 17 Up to \$1 million: Ages 18 to 50 Up to \$500,000: Ages 51 to 65 Up to \$100,000: Ages 66 to 85 We reserve the right to require a medical exam and/or other medical requirements on any applicant.	
Payment Options	• 10-Pay • 20-Pay • Pay to Age 65 • Pay to Age 100	
Underwriting Classes	• Preferred Plus Non-Tobacco • Preferred Non-Tobacco • Preferred Tobacco	• Standard Non-Tobacco • Standard Tobacco • Juvenile
Rate Structure	Level and guaranteed; based on gender, underwriting class, age, face amount and premium-paying period.	
Premium Banding	Band I – Face Amounts \$10,000 to \$99,999 Band II – Face Amounts \$100,000 to \$249,999 Band III – Face Amounts \$250,000+	
Death Benefit	Level death benefit through maturity at age 121	
Dividend Options	• Paid-up Additions • Accumulate at Interest • Paid in Cash • Reduce Premiums/Paid-up Additions • Reduce Premiums/Accumulate at Interest • Reduce Premiums/Paid in Cash	
Built-In Rider	Accelerated Death Benefit Rider (acceleration benefits for chronic, terminal or critical illness.) Included in states where allowed. The chronic illness and critical illness benefits are included through issue age 70.	

Optional Riders (additional premium)	• Accidental Death Benefit Rider • Children's Term Rider • Critical Illness Rider • Disability Waiver of Premium Rider • Guaranteed Insurability Rider • Level Term Rider	• Paid-Up Additions Rider Periodic Premium • Paid-Up Additions Rider Single Premium • Payor Benefit Rider
Illustrations	Required, software available	
Policy Loans	Available when policy has cash surrender value. Premier policy loans are available with qualifications.	
Premium Modes	Annual, semi-annual, quarterly, list bill, monthly automatic bank withdrawal and credit card (can be used to pay first premium if using the E-app, as well as reoccurring)	
Policy Fee	Issue Ages 18 through 85: \$65 annually, commissionable Issue Ages 15 days through 17 years: \$25 annually, commissionable	

*Financial documentation required for benefit amounts over \$100,000

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