



EMPIRE GENERAL
LIFE ASSURANCE CORPORATION

A Protective Company

PRODUCTS At A Glance

Information and
various forms also
available through
www.empiregeneral.com

	Term Series	Universal Life Series (Including Survivorship)			
Product and Issue Ages (Age Nearest)	EG-10.....18-85 ⁽¹⁾ EG-15.....18-77 ⁽¹⁾ EG-20.....18-68 ⁽¹⁾ EG-30.....18-56 ⁽¹⁾ Premium Rates Banded at: 1. up to \$249,999 2. \$250,000 to \$999,999 3. \$1,000,000 and over	EG Advantage 18-85 <ul style="list-style-type: none"> low minimum premium substandard 15 yr. (10 yr. age 81 plus) lapse protection 1035 24 month rolling target 	EG Alternative II 18-85 <ul style="list-style-type: none"> low outlay for death benefit substandard dollar equivalent solves 1035 15 yr. lapse protection 	EG Accelerator II 0-80 <ul style="list-style-type: none"> long term needs cash accumulation endowment solves short pays 1035 loan rescue CVAT also available 	EG Survivorship UL 15-90 (JEA 20-85) <ul style="list-style-type: none"> low minimum premium one uninsurable allowed
Policy Form	EGT-06	EG-U5	EG-U2V4	EG-U2V2	EG-U4
Maturity Age	Term to 96	120 ⁽²⁾	120 ⁽²⁾	120 ⁽²⁾	120 ⁽²⁾ (JEA)
Underwriting Classes⁽³⁾	Select Preferred (SP) Preferred (P) Non-Smoker (NS) Tobacco (TOB) Smoker (SMKR)	NS TOB SMKR	SP P NS TOB SMKR	SP P NS TOB SMKR	P NS TOB SMKR
Minimum Face Amount and Options⁽⁴⁾	\$50,000 NS/TOB/SMKR \$100,000 and \$250 annualized premium (Select Preferred and Preferred)	\$50,000 Option ⁽⁴⁾ A only	\$100,000 SP/P \$50,000 NS/TOB/SMKR Option ⁽⁴⁾ A,B,C, & D	\$100,000 Option ⁽⁴⁾ A,B,C, & D	JEA 20-49 \$250,000 JEA 50-85 \$100,000 Option ⁽⁴⁾ A & B
Maximum Table Rating by Issue Age	18-60 T-8 61-70 T-6 71-80 T-4 81-85 T-2	18-60 T-8 61-70 T-6 71-80 T-4 81-85 T-2	18-60 T-8 61-70 T-6 71-80 T-4 81-85 T-2	0-14 N/A 15-60 T-8 61-70 T-6 71-80 T-4	T-8 on each life, T-6 if one is uninsurable, subject to maximum PEA
Premium Load/ Admin. Charge	N/A	⁽²⁾ 5% of paid premium and \$5.00 monthly admin. charge	⁽²⁾ No load \$5.00 monthly admin. charge	⁽²⁾ No load \$4.00 monthly admin. charge	⁽²⁾ 5% of paid premium and \$5.00 monthly admin. charge
Policy Fee	Band 1 - \$80.00, Band 2&3 - \$50.00 (non-commissionable)	\$60.00	\$60.00	\$50.00	None
Mode Factors	Annual .52 S.A. .27 Qtly .09 PAC APA ⁽⁵⁾ also available	Annual 1/2 S.A. 1/4 Qtly 1/12 PAC	Annual 1/2 S.A. 1/4 Qtly 1/12 PAC	Annual 1/2 S.A. 1/4 Qtly 1/12 PAC	Annual 1/2 S.A. 1/4 Qtly 1/12 PAC
Benefits/Riders⁽⁶⁾	ADB, WP, TI ⁽⁷⁾	ADB, CTR, DBR FTR, GIR, PIR, TI ⁽⁷⁾	ADB, CTR, DBR FTR, GIR, PIR, TI ⁽⁷⁾	ADB, CIR, CTR, DBR FTR, GIR, PIR, TI ⁽⁷⁾	CIR, EBR, GIR, TI ⁽⁷⁾ Policy Split Opt. Inc.

(1) See Term product guides on our website for special limitations by state, plan, sex and age.

(2) At Age (and JEA) 100 and after, there are no charges for cost of insurance, premium load, administrative charge, or any ratings. Any loan interest or partial surrender charge will continue. The face amount is unchanged. Maturity age may vary by state.

(3) **Select Preferred** and **Preferred** (see guidelines). **Non-Smoker** = no tobacco/nicotine use in any form in the last 12 months except for smokers of 12 or fewer cigars per year. **Tobacco** = use of any tobacco/nicotine products other than cigarettes. Note: smokers of 12 or fewer cigars per year may qualify for Non-Smoker. **Smoker** = use of cigarettes in the last 12 months.

(4) **A**=Level, **B**=plus Policy Value, **C**=plus Premiums Paid, **D**=increased annually by 3%, 5%, 7%, or 10% up to a maximum total face amount of 3 times the initial face amount.

(5) **APA** (Advance Premium Account) of up to 30 years also available. See Term product guides on our website for a chart of current factors for number of years to prepay.

(6) **ADB**=Accidental Death Benefit, **CIR**=Covered Insured Rider, **CTR**=Children's Term Rider, **DBR**=Disability Benefit Rider, **EBR**=Estate Benefit Rider, **FTR**=Family Term Rider, **GIR**=Guaranteed Insurability Riders, **PIR**=Protected Insurability Rider, **WP**=Waiver of Premium. Note: **CIR** is only Benefit/Rider available on a rated basis.

(7) Where available, a **Terminal Illness/Accelerated Death Benefit** is included in all policies at no additional premium.

Intended as a summary only. Refer to Illustration, Product/Rate Guide, and Policy form for specific information. Policy form (numbers) and riders may not be available in all states.