

# EG TERM SERIES

**EG Term Series products, EG-10, EG-15, EG-20, and EG-30 are Term to 96 plans.** After the initial premium period(s), premiums increase annually based on the insured's then attained age (nearest birthday). Policy form EGT-06 and riders may not be approved in all states.

<b>Issue Ages</b> (See Exceptions)	(Age nearest birthday)
EG-10 .....18 - 85	EG-20 .....18 - 68
EG-15 .....18 - 77	EG-30.....18 - 56

**Exceptions:**

*In all states: EG-10 maximum issue age for female Select Preferred, Preferred and Non-Smoker is 84. EG-30 maximum issue age for male Tobacco and Smoker is 50.*

*In Massachusetts: EG-30 is not available.*

*In New Jersey: EG-10 maximum issue age for female, all classes is 84.*

*EG-30 maximum issue age for male, all classes is 50.*

*In Oregon: EG-15 maximum issue age for male and female is 76 (75 for male Tobacco and Smoker). EG-20 for male Tobacco and Smoker is 66. EG-30 for male Select Preferred, Preferred and Non-Smoker is 54, Tobacco 50, and Smoker 48. EG-30 for female Non-Smoker and Tobacco is 55 and Smoker 54.*

*In Washington: Maximum issue ages are EG-10 age 70, EG-15 age 65, EG-20 age 60 and EG-30 age 50 (48 for male smoker).*

**Face Amounts**

**Band 1** - \$50,000\*-\$249,999

**Band 2** - \$250,000-\$999,999

**Band 3** - \$1,000,000 and above

\*Select Preferred and Preferred minimum is \$100,000 and \$250.00 annualized premium.

**Policy Fee** (non-commissionable)

**Band 1** - \$80.00 • **Band 2 & 3** - \$50.00

**Underwriting Classes**

**Select Preferred** - see guidelines

**Preferred** - see guidelines

**Non-Smoker** - No tobacco use in any form in the last 12 months.

**Tobacco** - Use of pipes, cigars, chewing tobacco, dip, snuff, or use of nicotine patches or nicotine gum in the last 12 months.

**Smoker** - Use of cigarettes in the last 12 months.

NOTE: An occasional cigar smoker (12 or less per year) may qualify for Non-Smoker rates.

**Impaired Risk Underwriting** (not for Select Preferred or Preferred)

Age 18-60 up to Table 8

Age 61-70 up to Table 6

Age 71-80 up to Table 4

Age 81-85 up to Table 2

Table Ratings are 25% per table extra (Commissionable).

**Payment Option**

Annual	1.0	Quarterly	.27
Semi-Annual	.52	Monthly PAC	.09

**Advance Premium Account**

The Advance Premium Account (APA) allows for pre-paying up to 30 years of annual premium discounted currently at 4.00% interest. The interest rate in use on the effective date applies throughout the period for which the pre-payment is made and results in annual reporting of interest to the IRS. Therefore, a W-9 form, completed and signed by the owner, is needed prior to policy issue. Withdrawal or surrender of the account results in a recalculation of the interest rate using 3% on the account balance. The difference between the 3% and the rate used on the effective date constitutes a withdrawal/surrender penalty.

**Advance Premium Account Factors**

No. of Annual Premiums	Factor @ 4.00%	No. of Annual Premiums	Factor @ 4.00%	No. of Annual Premiums	Factor @ 4.00%	No. of Annual Premiums	Factor @ 4.00%
1	1.00000	9	7.73275	17	12.65230	25	16.24697
2	1.96154	10	8.43534	18	13.16567	26	16.62208
3	2.88610	11	9.11090	19	13.65930	27	16.98277
4	3.77510	12	9.76048	20	14.13394	28	17.32959
5	4.62990	13	10.38508	21	14.59033	29	17.66307
6	5.45183	14	10.98565	22	15.02916	30	17.98372
7	6.24214	15	11.56313	23	15.45112		
8	7.00206	16	12.11839	24	15.85685		

**Re-entry**

The Conditional Exchange Option, where approved, allows for re-entry on the expiration of the guaranteed period with satisfactory evidence of insurability. The insured may not re-enter beyond age 69.

**Conversion**

The Change of Plan provision, where approved, allows for an attained age conversion, without evidence of insurability, to a Company designated life insurance policy available at the time of the conversion. The conversion must be applied for during the Change of Plan Period and prior to age 75.

**Change of Plan Period**

EG-10.....	Years 1-10
EG-15.....	Years 1-15

**Change of Plan Period**

EG-20.....	Years 1-20
EG-30.....	Years 1-20



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**Terminal Illness/Accelerated Death Benefit**

Where available, an Accelerated Death Benefit for a qualifying terminal illness is automatically included in all policies. There is no charge or premium for this benefit. However, if the owner exercises this benefit, a lien equal to the accelerated death benefit will be established against the policy and will accumulate interest. The maximum benefit is the lesser of 60% of the current face amount of the policy or \$1,000,000. Refer to the endorsement for complete details and definitions for qualifications.

**Riders** (Not available if rated or sub-standard)

**Waiver of Premium.** Issue Ages 18 to 55. Coverage expires at age 60.

**Accidental Death Benefit.** Issue Ages 18 to 60. Coverage expires at age 70. The maximum amount is \$150,000. (Rates are annual premiums per \$1,000.)

<b>Issue Age Nearest Birthday</b>	<b>18-40</b>	<b>\$1.00</b>	<b>51-55</b>	<b>\$1.50</b>
	<b>41-50</b>	<b>\$1.25</b>	<b>56-60</b>	<b>\$1.75</b>



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**— EG TERM SERIES ONLY —**

**SELECT PREFERRED GUIDELINES**

- Tobacco** No tobacco for 60 months (urine negative).
- Driving** No suspension, revocation, or more than 2 moving violations in the past 3 years - No conviction for reckless driving or driving under the influence of alcohol or drugs in the past 7 years.
- Family History** No event or occurrence prior to age 60 among natural parents or siblings of heart disease, stroke, cancer or diabetes (waived if applicant is age 65 or older unless both natural parents died from one of the same preceding impairments prior to age 60).
- Basic Insurability** Standard risk with no history or current significant impairments such as diabetes, cancer, stroke, heart disease or hazardous occupation - No history of alcohol or drug abuse. Current laboratory values within acceptable limits.
- Blood Pressure** No history of treatment. Current exam does not exceed 135/85 through age 50 or 145/90 above age 50.
- Cholesterol** No history of treatment. Cholesterol/HDL ratio is 5.5 or less (average for past year) and Total Cholesterol not greater than 220.
- Blood Profile** Acceptable limits.
- Urinalysis** Acceptable limits.
- Travel** No travel to high risk areas.
- Hazardous Sports** No participation in hazardous sports (racing, scuba diving, etc.), student or private pilot activity – Exclusions, where allowed, will be permitted.
- Residence** Permanent resident of U.S. or Canada.
- Felony Conviction** None within the past 10 years.
- Weight** Does not exceed limit shown below (male or female).

Height	Weight	Height	Weight
4'10"	127	5'10"	191
4'11"	132	5'11"	197
5'0"	136	6'0"	202
5'1"	141	6'1"	208
5'2"	146	6'2"	213
5'3"	152	6'3"	219
5'4"	157	6'4"	224
5'5"	162	6'5"	230
5'6"	172	6'6"	237
5'7"	177	6'7"	243
5'8"	181	6'8"	250
5'9"	187		

**PREFERRED GUIDELINES**

- Tobacco** No tobacco for 36 months (urine negative).
- Driving** No suspension, revocation, or more than 2 moving violations in the past 3 years - No conviction for reckless driving or driving under the influence of alcohol or drugs in the past 5 years.
- Family History** No deaths prior to age 60 among natural parents or siblings of heart disease or diabetes (waived if applicant is age 65 or older unless both natural parents died from one of the same preceding impairments prior to age 60).
- Basic Insurability** Standard risk with no history or current significant impairments such as diabetes, cancer, stroke, heart disease or hazardous occupation - No history of alcohol or drug abuse. Current laboratory values within acceptable limits.
- Blood Pressure** No history of treatment, current exam does not exceed 145/90 through age 50 or 150/90 above age 50. With treatment, current exam does not exceed 135/85 through age 50 or 145/90 above age 50.
- Cholesterol** No history of treatment, Cholesterol/HDL ratio 6.5 or less (average for past year) and Total Cholesterol not greater than 255. With treatment, Cholesterol/HDL ratio 5.5 or less (average for past year) and Total Cholesterol not greater than 220.
- Blood Profile** Acceptable limits.
- Urinalysis** Acceptable limits.
- Travel** No travel to high risk areas.
- Hazardous Sports** No participation in hazardous sports (racing, scuba diving, etc.), student or private pilot activity – Exclusions, where allowed, will be permitted.
- Residence** Permanent resident of U.S. or Canada.
- Felony Conviction** None within the past 10 years.
- Weight** Does not exceed limit shown below (male or female).

Height	Weight	Height	Weight
4'10"	147	5'10"	211
4'11"	152	5'11"	217
5'0"	156	6'0"	222
5'1"	161	6'1"	228
5'2"	166	6'2"	233
5'3"	172	6'3"	239
5'4"	177	6'4"	244
5'5"	182	6'5"	250
5'6"	192	6'6"	257
5'7"	197	6'7"	263
5'8"	201	6'8"	270
5'9"	207		

If **ALL** other Preferred criteria are met, 5 pounds may be added to the above weights.



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## NON-MEDICAL GUIDELINES

Non-medical limits are cumulative, so that the current amount applied for is added to prior non-medical insurance in force with Empire General as well as our parent company, Protective Life, to determine medical requirements. However, the Underwriting Department reserves the right to obtain an examination and other requirements whenever they are determined necessary.

Examination and other requirements completed for another company within the previous 6 months can be substituted for current studies. **All such substitutions require a fully completed and currently dated non-medical application.**

**Inspection Reports** (including an MVR) Required on amounts of \$1,000,000 or more. A Personal Financial Statement (PFS) will be used for the financial underwriting of cases \$500,000 to \$1,000,000. Empire General uses the following consumer reporting companies for inspection reports: Systematic Business Systems, Inc. (SBSI) Reports received on-line at the underwriter's work station (Account #336), Examination Management Service, Inc. EMSI (Account #6843) and Choice Point (Account # 505-938).

**MVR** Required at age 40 and below for amounts of \$100,000 or more.

**Blood Profile/HOS** Optimum results from blood tests are achieved with a 12 hour fasting. Therefore, the applicant should ideally fast for a 12 hour period, if possible. Empire General uses the following facilities for blood profiles and urinalysis: Lab One; Shawnee Mission, KS (Company Code FYS), Clinical Reference Laboratory; Lenexa, KS (Company Code EGL), and Heritage Labs International, LLC; Olathe, KS (Company Code 100102).

**Treadmill Electrocardiograms** This test should be done at the discretion of and under the supervision of the client's attending physician, or with that doctor's written consent. A regular 12 lead resting EKG is to be completed also. It should not be confused with a Double Masters Test.

**Timed Vital Capacity, (TVC) and Chest X-Ray** These requirements should be obtained only when requested by the underwriter. A Chest X-Ray refers to a six foot PA and Lateral study.

**Para-Medical Examinations** Only para-med exams from the following approved firms are authorized by Empire General. These are the **only firms eligible for payment or expense reimbursement** by Empire General.

- Exam One
- Portamedic
- Examination Management Services, Inc. (EMSI)
- American Para Professional Systems (APPS)

Because all medical requirements, including exams are to be mailed to the Brokerage General Agency, it is imperative to provide the approved para-med firm with the Brokerage General Agency's agent number and address when arranging studies from these firms. **Do not** instruct examiners to send any requirements directly to the Home Office.

**Vendor Payment/Expense Reimbursement** by Empire General is available only when a formal application is received in the Home Office. Otherwise the party that requests a requirement will be responsible for the cost and will be billed directly by the vendor.



EMPIRE GENERAL LIFE ASSURANCE CORPORATION

NON-MEDICAL AND MEDICAL REQUIREMENTS

Based on in force and applied for with Empire General Life or any of our affiliates

	Ages 0-15	Ages 16-35	Ages 36-40	Ages 41-50	Ages 51-60	Ages 61-69	Ages 70 & up
\$50,000 to \$99,999	Non-Med, Blood Profile	Non-Med, HOS, Blood Profile	Non-Med, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	MD Exam, HOS, Blood Profile
\$100,000 to \$150,000	Non-Med, Blood Profile	Non-Med*, HOS, Blood Profile	Non-Med*, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	MD Exam, HOS, Blood Profile
MVR required at age 40 and below for amounts of \$100,000 or more.							
\$150,001 to \$250,000	Non-Med, HOS, Blood Profile	Non-Med*, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG
MVR required at age 40 and below for amounts of \$100,000 or more.							
\$250,001 to \$500,000	Non-Med, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile,	Paramed, HOS, Blood Profile,	Paramed, HOS, Blood Profile, EKG	Paramed, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG
MVR required at age 40 and below for amounts of \$100,000 or more. A Personal Financial Statement will be used for the financial underwriting of cases \$500,000 to \$1,000,000							
\$500,001 to \$1,000,000	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile, EKG	Paramed, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG
MVR required at age 40 and below for amounts of \$100,000 or more. Inspection Reports (including an MVR) are required on amounts of \$1,000,000 or more.							
\$1,000,001 to \$2,000,000	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile	Paramed, HOS, Blood Profile, EKG	Paramed, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG
Inspection Reports (including an MVR) are required on amounts of \$1,000,000 or more.							
\$2,000,001 to \$3,000,000	MD Exam, HOS, Blood Profile	MD Exam, HOS, Blood Profile	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG
Inspection Reports (including an MVR) are required on amounts of \$1,000,000 or more.							
\$3,000,001 to \$5,000,000	MD Exam, HOS, Blood Profile	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, Treadmill EKG	MD Exam, HOS, Blood Profile, Treadmill EKG
Inspection Reports (including an MVR) are required on amounts of \$1,000,000 or more.							
\$5,000,001 and up	MD Exam, HOS, Blood Profile	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, EKG	MD Exam, HOS, Blood Profile, Treadmill EKG	MD Exam, HOS, Blood Profile, Treadmill EKG	MD Exam, HOS, Blood Profile, Treadmill EKG
Inspection Reports (including an MVR) are required on amounts of \$1,000,000 or more.							

A proposed insured's age is determined by his or her age nearest birthday (ANB).

The Underwriting Department reserves the right to obtain an examination and other requirements whenever they are determined necessary.

\***Select Preferred** and **Preferred** applications require para-medical examination.

**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.



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