

PLAN DESCRIPTION: EG Alternative II is a flexible premium adjustable life insurance (Universal Life) product offering low target premiums with emphasis on death benefit. Low cost and flexibility make this product an ideal permanent alternative to term insurance. Policy form EG-U2V4 and riders may not be approved in all states.

ISSUE AGES: 18 to 85 age nearest birthday

MINIMUM FACE AMOUNT:

\$100,000 for Select Preferred and Preferred.
\$50,000 for Non-Smoker, Tobacco and Smoker.
Band 1 - \$50,000-\$499,999
Band 2 - \$500,000 and above

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 available for Select Preferred and Preferred)

Age 18-60 through Table 8 Age 71-80 through Table 4
Age 61-70 through Table 6 Age 81-85 through Table 2

DEATH BENEFITS:

Option A - Level Face Amount

Option B - Face Amount plus Policy Value

Option C - Face Amount plus Premiums Paid (Return of Premium)

Option D - Face Amount plus 3, 5, 7, or 10% compounded annually up to a maximum total amount of 3 times the **initial** face amount. If the face amount is decreased below the **initial** face amount, no further automatic increases will be added.

Options C & D are available only at the time of issue and can only be changed to option A in the future. If at any time the Policy Value, less any debt, is negative (less than zero), option C or D is automatically changed to option A and the additional death benefit provided by option C or D is terminated but no adjustment is made to the face amount.

LAPSE PROTECTION: The policy will not terminate for 15 years (all issue ages) if total premiums paid (less policy debt or partial surrenders) equals cumulative minimum premiums. In Texas, the no-lapse guarantee period decreases by issue age beginning at age 57.

TARGET AND MINIMUM PREMIUMS: EG Alternative II features a "flexible" premium structure where full commissions are paid on the premium paid up to the "Target." Table ratings and permanent flat extra ratings increase the Target premium. Temporary flat extra ratings are non-commissionable. "Minimum" premium is the amount necessary to issue a policy and is the sum of the base policy premium, any rider or benefit premium, any substandard extra premium and the \$60 policy fee. This "Minimum" premium is also used in calculating the required premium for any no-lapse guarantee period to be in effect. The illustration software will calculate all premiums.

PREMIUM PAYMENTS: Premium payment amounts and schedules are left to the policyowner's discretion, subject to required minimums and IRS Guideline Premium maximums.

PLANNED PREMIUM MODES: Premium payment modes available are Annual, Semi-Annual (1/2), Quarterly (1/4) and Pre-Authorized Check, PAC (1/12). The minimum PAC is \$10 per month. The minimum for all other modes is \$120.

INTEREST RATES: The guaranteed interest rate is an annual effective rate of 3%. The current interest rate will be periodically announced by the Company. Where available, the current interest rate is increased by .5% while the policy value exceeds \$10,000. Where available, there are Retroactive Interest Credits (RIC) totaling 1% by the end of the 20th year. The interest increase is guaranteed if the credited interest rate is greater than the guaranteed interest rate.

POLICY LOANS: Interest rate is 8% in arrears for policy years 1-10. At the 11th policy year, and thereafter, the loan interest rate is equal to the guaranteed interest rate credited to the policy value.

EXPENSE CHARGES: While there is no load applied to premium payments, there is a permanent monthly administrative charge of \$5.00. A monthly expense charge per \$1,000 is assessed for the first 12 months following any increase in face amount.

ANNUAL REPORT: After each policy anniversary, a personalized annual report will be sent to the policyowner. The report will show premium payments, interest credits, cost of insurance charges, expense charges since the last policy anniversary, loans, withdrawals, and the policy value as of the anniversary date.

PARTIAL SURRENDERS: Partial surrenders may affect the death benefit. A fee of \$25 will be charged for each partial surrender. A partial surrender may not reduce the face amount less than the minimum face amount. If a policy has been in force for at least 1 year, any surrender less than the full amount is considered a partial surrender.

FULL SURRENDERS: After the policy has been in force for at least 12 months, a full surrender may be made. A surrender charge will be assessed during the 14 year period following the date of issue. Surrender charges do not increase or decrease with face amount changes.

DECREASES IN COVERAGE: After the policy has been in force for at least 1 year, decreases may be requested. The face amount remaining in effect after any decrease may not result in a policy amount less than the minimum face amount.

INCREASES IN COVERAGE: After the policy has been in force for at least 1 year, increases may be requested. The minimum amount of increase is \$10,000 and is subject to evidence of insurability.

MATURITY AGE: Standard is age 120. At age 100 and after, there are no charges for cost of insurance, administrative charge, or any ratings. Any loan interest or partial surrender fee will continue. The face amount is unchanged.

CHANGE OF OPTION: Upon a change from Option B to Option A, the face amount will be increased by the amount of the policy value. When changing from Option A to Option B, if the face amount is greater than the net amount at risk, then the face amount will be reduced to equal the net amount at risk. Upon a change from option C or D to option A, the additional death benefit provided by option C or D is terminated but no adjustment is made to the face amount. To keep the total benefit from decreasing, the policyholder may apply for an elected increase with evidence of insurability.

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 qualification.

BENEFITS AND RIDERS: (not available on sub-standard and may not be available in all states)

Accidental Death Benefit	Family Term Rider
Children's Term Rider	Guaranteed Insurability Riders
Disability Benefit	Protected Insurability Rider



EMPIRE GENERAL
LIFE ASSURANCE CORPORATION

A Protective Company ▲

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— UNIVERSAL LIFE SERIES ONLY —

SELECT 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 7 years.
- Family History** No deaths prior to age 60 among natural parents or siblings due to 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** Controlled for the past 2 years - Current exam does not exceed 135/85 through age 50 or 145/90 above age 50.
- Cholesterol** Cholesterol/HDL ratio is 5.5 or less (average for past year) on or off treatment and Total Cholesterol not greater than 270.
- 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 12 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 due to 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** Controlled for the past 2 years - Current exam does not exceed 145/90 through age 50 or 150/90 above age 50.
- Cholesterol** Cholesterol/HDL ratio 6.5 or less (average for past year) on or off treatment and Total Cholesterol not greater than 270.
- 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.

