

Issue Ages

50-85, age last birthday

Minimum Premium

Greater of \$10,000 or amount required for a \$25,000 face amount

Simplified Underwriting

- Underwritten on a simplified basis only
- Available up to the net amount at risk (NAR = Face Amount – Single Premium)
- Standard through Table 4
- No table ratings or flat extras will be issued

Simplified Underwriting Limits

| Issue Ages | Maximum Net Amt. at Risk Per Life |
|------------|-----------------------------------|
| 50-70 | \$150,000 |
| 71-75 | \$100,000 |
| 76-85 | \$50,000 |

“New Money” Approach

This product uses a new money rate versus a portfolio rate. Rates are set based on the current interest rate environment and are subject to change.

Guaranteed Interest Rate

3% Guaranteed over the five-year segment term

No-Lapse Guarantee*

Lifetime Guaranteed Death Benefit

Return of Premium Feature

Guaranteed in policy year seven and beyond

Death Benefit

Level (Option 1) on all policies

Withdrawals**

Free in year 2 and later; 10% of available net cash value per policy year; reduces death benefit proportionally

Loans**

Fixed loans available in all years; 1.5% net cost; interest collected in advance. Unpaid loan and interest will suspend the guaranteed death benefit.

Surrender Charges

12-year decreasing schedule as a percent of initial premium

Percent of Initial Premium

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| Issue Ages 50-75 | 7.0% | 6.5% | 6.0% | 5.5% | 5.0% | 4.5% | 4.0% | 3.5% | 3.0% | 2.5% | 2.0% | 1.5% | 0.0% |
| Issue Ages 76-85 | 6.0% | 5.5% | 5.0% | 4.5% | 4.0% | 3.5% | 3.0% | 2.5% | 2.0% | 1.5% | 1.0% | 0.5% | 0.0% |

Policy Expenses and Charges

- 7% premium load
- Per \$1,000 of face amount load varies by age, gender & risk class
- \$6 per month expense charge
- COI's charged on net amount at risk

10% Beneficiary Settlement Option Enhancement

Net death benefit proceeds are enhanced with a 10% bonus if the beneficiary elects an income option with at least a 10-year guarantee.

Illustrations

- This is a non-illustrated product
- An optional “guaranteed benefits” report is available via our Sales Solutions illustration software.

Riders***

- Nursing Home Rider (automatically included where available)
- Accelerated Death Benefit Rider (automatically included where available)
- Life Protector Rider (optional)

* The death benefit amount is guaranteed as long as no loans or withdrawals are taken and the accelerated benefits are not exercised.

** If a policy is a MEC, loans, withdrawals, surrenders and assignments will be taxed as income to the extent that there is a gain in the contract.

*** Not all products, benefits, riders and strategies are available in all states.