

Products at a Glance

Product Name	Golden Solution	Family Solution	Senior Choice	Family Choice
Product Type	Whole Life	Whole Life	Whole Life	Whole Life
Issue Age	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday
Minimum Face Amount	\$2,500 (\$5,000 WA)	\$5,000	\$2,500 (\$5,000 WA)	\$10,000
Maximum Face Amount	Immediate 50 - 75 = \$35,000 Immediate 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immediate 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000	Immediate 50 - 75 = \$35,000 Immediate 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immediate 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000
Policy Fee	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)
Underwriting	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check
Riders	Nursing Home Waiver of Premium Accidental Death Children's Insurance Grandchildren's Insurance No Cost Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance No Cost Terminal Illness Confined Care	Nursing Home Waiver of Premium Accidental Death Children's Insurance Grandchildren's Insurance No Cost Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance No Cost Terminal Illness Confined Care
Additional Features & Benefits	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Death Benefit Available (State Specific) Cash Value for Emergency Use
Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519

Products at a Glance

Product Name	Guaranteed Guardian	Financial Lifeline (I, II & III)	Legacy Builder	Easy Term	Home Protector
Product Type	Whole Life	Modified Whole Life w/ Annuity Rider	Single Premium Whole Life	10, 20 & 30 Yr Term 20 30 Yr Term w/ ROP	15, 20, 25 & 30 Yr Term 20, 25 & 30 Term w/ ROP
Issue Age	0-75 Age Nearest Birthday	0-65 Age Last Birthday	45-80 Age Last Birthday	10 Yr = 18 - 70 20 Yr = 18 - 65, ROP = 18-60 30 Yr = 18 - 55, ROP = 18-50 Age Nearest Birthday	15 Yr = 20 - 65 20 Yr = 20 - 60 25 Yr = 20 - 55 30 Yr = 20 - 50 Age Last Birthday
Minimum Face Amount	\$13 Monthly Premium (\$3 Weekly)	\$25 Monthly Base Premium	\$10,000	\$25,000 or \$15.00 Monthly, whichever is greater	\$25, 000 or \$25.00 Monthly, whichever is greater
Maximum Face Amount	N/A	\$150,000	Standard - \$200,000 Preferred - \$300,000	\$300,000	\$300,000
Policy Fee	\$24 Annually	\$60 Annually (Commissionable)	\$100 (Commissionable)	\$60 Annually (Commissionable)	\$80 Annually (Commissionable)
Underwriting	Utilizes Age/Amount Non-Med Limit Guidelines Liberal Height /Weight Chart MIB & Script Check	Simplified Issue No Exam Liberal Height /Weight Chart MIB & Script Check	Simplified Issue No Exam Liberal Height/Weight Chart MIB & Script Check Telephone Interview MVR Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check
Riders	Family Insurance Children's Insurance Level Term Accidental Death Waiver of Premium Guaranteed Insurability Total Disability Benefit Flexible Premium Annuity	Family Insurance Children's Insurance Grandchildren's Insurance Accidental Death Waiver of Premium Guaranteed Insurability Beneficiary Guar Insurability Disability Income Rider Accident Only Disability Flexible Premium Annuity BonusMaster Flex Annuity Plus No Cost Terminal Illness & Confined Care	No Cost Terminal Illness Confined Care Beneficiary Guaranteed	Critical Illness Disability Income Children's Insurance Waiver of Premium Accidental Death Accident Only Disability WOP Unemployment No Cost Terminal Illness Confined Care Chronic Illness	Critical Illness Disability Income Children's Insurance Waiver of Premium Accidental Death Accident Only Disability WOP Unemployment Level Term Spouse Rider No Cost Terminal Illness Confined Care Chronic Illness
Additional Features & Benefits	Cash Value for Emergency Use Reduced Paid Up Option Extended Term Insurance Option	Guaranteed Death Benefit Benefits Not Subject to Federal Income Tax Cash Value For Emergency Use	Mobile App available Phone Quoter available PHI always required Bank draft not allowed	Rates Guaranteed for Period Selected Return of Premium Available on 20 & 30 Year Term Annually Renewable After Guaranteed Period to Age 95	Rates Guaranteed for Period Selected Return of Premium Available on 20, 25 & 30 Year Term Annually Renewable After Guaranteed Period to Age 95
Modal Factors	No Modal Factor	No Modal Factor	No Modal Factor	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519

Products at a Glance

Product Name	Survivor Protector	Security Protector	OBA	OLIC																								
Product Type	Decreasing Term Life w/ Monthly Income Benefit	20 & 30 Year Level Term w/ Accidental Death Benefit	Group Level Term (see addtl information)	Term Life																								
Issue Age	<table border="1"> <thead> <tr> <th>Death Benefit Period</th> <th>Issue Ages (Age Last)</th> <th>Monthly Income Minimum</th> <th>Monthly Income Maximum</th> </tr> </thead> <tbody> <tr> <td>15-Year</td> <td>20-75</td> <td>\$179</td> <td>\$2,145</td> </tr> <tr> <td>20-Year</td> <td>20-70</td> <td>\$145</td> <td>\$1,736</td> </tr> <tr> <td>25-Year</td> <td>20-65</td> <td>\$125</td> <td>\$1,496</td> </tr> <tr> <td>30-Year</td> <td>20-60</td> <td>\$112</td> <td>\$1,340</td> </tr> <tr> <td>To Age 70</td> <td>20-55</td> <td colspan="2">Varies, see chart in agent guide</td> </tr> </tbody> </table>	Death Benefit Period	Issue Ages (Age Last)	Monthly Income Minimum	Monthly Income Maximum	15-Year	20-75	\$179	\$2,145	20-Year	20-70	\$145	\$1,736	25-Year	20-65	\$125	\$1,496	30-Year	20-60	\$112	\$1,340	To Age 70	20-55	Varies, see chart in agent guide		<p>30 Yr = 20-50 20 Yr = 51-60 Age Last Birthday</p>	<p>18 - 65 Age Last Birthday</p>	<p>10 - 15 Yr Term = 18 - 70 20 Yr Term = 18 - 65 Age Nearest Birthday</p>
Death Benefit Period	Issue Ages (Age Last)	Monthly Income Minimum	Monthly Income Maximum																									
15-Year	20-75	\$179	\$2,145																									
20-Year	20-70	\$145	\$1,736																									
25-Year	20-65	\$125	\$1,496																									
30-Year	20-60	\$112	\$1,340																									
To Age 70	20-55	Varies, see chart in agent guide																										
Minimum Face Amount		\$101,000	<p>Option A = \$50,000 Option B = \$100,000 Option C = \$150,000 Option D = \$200,000</p>	\$100,000																								
Maximum Face Amount		\$301,000	\$200,000	N/A																								
Policy Fee	\$80 Annually (Commissionable)	None	None	\$75 Annually																								
Underwriting	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Liberal Height /Weight Chart MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Utilizes Age/Amount Non-Med Limit Guidelines Liberal Height/Weight Chart MIB & Script Check																								
Riders	<p>Disability Income Children's Insurance Waiver of Premium Accidental Death Accident Only Disability WOP Unemployment Children's Insurance Family Insurance</p> <p>No Cost Terminal Illness</p>	Accidental Death Benefit	<p>FPDAR Dependent Insurance Coverage Children's Insurance</p>	<p>Accidental Death Waiver of Premium Disability Income Family Plan Children's Insurance ADB Endorsement</p>																								
Additional Features & Benefits	<p>24 Month minimum guarantee Lump Sum benefit over time is discounted at 3.5% Beneficiary Chooses: Death benefit can be paid by a monthly income payment or Choose a lump sum benefit</p>	Rates Guaranteed for Period Selected Annually Renewable After Guaranteed Period to Age 95	<p>Renewable every 10 years to attained age 70 Available for: All Government employees, 1st responders, Teachers/School Employees (state funded), Railroad Employees, Hospital Employees, Airline/Travel Employees, Citizens of US Territory, Citizens of Cayman Islands, Spouses</p>	Guaranteed Rates for Period Selected Accelerated Benefit Rider																								
Modal Factors	<p>Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537</p>	<p>Monthly: 0.093 Quarterly: 0.270 Semiannual: 0.530</p>	No Modal Factors	<p>Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.52</p>																								

Products at a Glance

Product Name	Express UL	SecureLife Plus	Val-U-Plus	
Product Type	Flexible Premium Adjustable Universal Life	Flexible Premium Adjustable Universal Life	Term Life w/ Annuity Rider	
Issue Age	15 - 75 Age Nearest Birthday	0 - 80 Age Last Birthday	0 - 70 Age Last Birthday	
Minimum Face Amount	\$25,000 and \$20.00 monthly premium (excluding riders)	\$10,000 Standard (\$25,000 WA) \$100,000 Preferred	\$10,000 or \$25 Monthly Premium, whichever is greater	
Maximum Face Amount	\$500,000	N/A	N/A	
Policy Fee	None	\$84 Annually (Commissionable)	\$50 Annually	
Underwriting	Simplified Issue No Exam Liberal Height/Weight Chart MIB & Script Check	Fully Underwritten	Utilizes Age/Amount Non-Med Limit Guidelines MIB & Script Check	
Riders	Disability Income Accident Only Disability Children's Insurance Family Insurance Waiver of Premium Accidental Death No Cost Terminal Illness Confined Care	Accelerated Benefit Disability Income Waiver of Surrender Charge Term Rider (Primary & Other Insured) Children's Insurance Accidental Death Waiver of Monthly Deduction or Waiver of Specified Premium No Cost Confined Care	Critical Illness Disability Income Waiver of Premium Guaranteed Additional Purchase Option Accidental Death Ten Year Term Rider Family Insurance Children's Insurance Flexible Premium Annuity BonusMaster	
Additional Features & Benefits	15 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	20 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	Guaranteed 10th Year Options Unique Deposit Term with Built In Cash Accumulation	
Modal Factors	No Modal Factors	No Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	