

BasicSecure Fixed Universal Life

QUICK REFERENCE GUIDE

BasicSecure combines the benefits of permanent life insurance with lower cost death benefit protection, reliable cash value interest crediting and living benefits, providing your individual and family clients with secure and flexible coverage to help meet their protection and budgetary needs.

BasicSecure Fixed Universal Life Offers:

- Life insurance at the lowest cost of our permanent life products for clients who want full protection with the flexibility to ramp up as their budget allows them.
- Cash value growth potential without market exposure, plus living benefits in the event of a qualifying serious illness or injury.
- Convenience through EZ Underwriting and eApp.

Highlights

Flexibility	As your client's needs change, BasicSecure FUL provides the flexibility to help meet their ever-changing insurance needs, all in a single policy. Premium flexibility, with either a level death benefit or increasing death benefit, gives clients the choice to pay more, pay less, skip or stop premium payments. ¹
Living Benefits with Accelerated Benefit Riders²	<p>These no additional cost riders advance payment, on a discounted basis, of all or a portion of the death benefit during the lifetime of the insured should they be diagnosed with an illness that is terminal, chronic or critical or have incurred a critical injury. Any claim for critical illness or critical injury benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event.</p> <p>These benefits can be used for anything, including travel, medical expenses, additional care or other unexpected costs. Because these benefits can be used during your client's lifetime, they are called "Living Benefits".</p>
Cash Value Accumulation	Clients can be assured that, regardless of where interest rates move, their policy values will continue to be credited with a fixed interest rate. The guaranteed minimum annual interest rate is 1%. Through the accumulated value enhancement rider, there is an additional guaranteed 0.35% interest enhancement, starting in policy year 6.
Waiver of Monthly Deduction and Waiver of Specified Premium Riders	Through these riders, your clients have options to waive their premium in the event that they become disabled.

Product Details

Issue Ages:	0 to 85 (age nearest birthday)
Product Focus	Permanent death protection at the lowest cost of our permanent life products with fixed interest crediting and flexible riders
Minimum Face Amount	\$50,000 (\$25,000 for pension cases)
Monthly Policy Fee	\$10
Guaranteed Interest Rate	1%
Guaranteed Accumulated Value Enhancement	0.35% in policy year 6 and later
Policy Protection Period	10 years
Bands	Band 1: Minimum to \$250,000 Band 2: \$250,001 to \$2,000,000 Band 3: \$2,000,001 and up

Rate Classifications	Premium Class	Face Amount Availability	Available Ages
	Elite Non-Tobacco	All	18 - 75
	Preferred Non-Tobacco	All	18 - 85
	Select Non-Tobacco	All	18 - 85
	Standard Non-Tobacco	All	0 - 85
	Express Standard Non-Tobacco 1 (Band 1 & 2 Only)	Total Face ≤ \$2M	0 - 85
	Express Standard Non-Tobacco 2 (Band 1 & 2 Only)	Total Face ≤ \$2M	18 - 85
	Preferred Tobacco	All	18 - 85
	Standard Tobacco	All	18 - 85
	Express Standard Tobacco (Band 1 & 2 Only)	Total Face ≤ \$2M	18 - 85

Substandard Table ratings and flat extras are available with the standard rate classifications. Temporary flat extras available with Standard and Express classes.

Loan Rate Variable Loan Rate

Death Benefit Protection Rider	Issue Age	Guaranteed Period
	0 - 54	20
	55 - 64	15
	65 -75	10

Riders Available

- Accelerated Benefits Riders
- Additional Protection Benefit Rider
- Charitable Matching Gift Rider
- Children's Term Rider
- Death Benefit Protection Rider
- Guaranteed Insurability Rider
- Overloan Protection Rider
- Premium Deposit Account
- Waiver of Monthly Deduction
- Qualified Plan Exchange Privilege
- Waiver of Specified Premium

1 It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage. Increases in death benefit are subject to underwriting approval. The ability of a life insurance contract to accumulate sufficient cash value to skip premium payments will be dependent upon the amount of premium paid into the policy, and the performance of the policy, and is not guaranteed.

2 Accelerated Benefits Riders are optional and may not be available in all states. Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your client's, your client's spouse or your client's family eligibility for public assistance programs. In MA, accelerated benefits for Chronic Illness may only be used for qualified long-term care services which are described as: The necessary diagnostic, preventative, therapeutic, curing, treating, mitigating and rehabilitative services, and maintenance or personal care services that are required by a chronically ill individual and are provided pursuant to a plan of care prescribed by a licensed health care practitioner.

Minimum premium payments must be met or policy will lapse which may result in a taxable event. Riders are optional, may be available at additional cost, may be subject to underwriting, exclusions and/or limitations and may not be available in all states. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

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