

Lifetime Builder ELITE

INDEXED UNIVERSAL LIFE INSURANCE

Lifetime Builder ELITE indexed universal life insurance is a flexible life insurance policy that can fit many needs. The policy offers a death benefit while also giving the opportunity to build cash value. The policy's cash value can earn interest based in part on the upward movement of a stock market index, subject to certain limitations.

Issue Ages*: <i>(age nearest birthday)</i>	<ul style="list-style-type: none"> • 0-85 for Standard Non-Tobacco • 18-85 for Standard Tobacco • 18-85 for Preferred • 18-75 for Premier 	Participation Rate:	Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)
Premiums:	<ul style="list-style-type: none"> • Flexible premiums • Minimum Premium Guarantee • GPT/CVAT Tests 	Interest Crediting Strategies:	<ul style="list-style-type: none"> • Basic Interest Strategy • 1-Year Fixed-Term Strategy* • 1-Year Point-to-Point Strategy*, S&P 500® • 1-Year Point-to-Point Increased Participation*, S&P 500® • 1-Year Point-to-Point Elevated Cap*, S&P 500® • 1-Year Monthly Cap Strategy*, S&P 500® • 2-Year Point-to-Point Strategy, S&P 500®
Minimum Face Amount:	<ul style="list-style-type: none"> • \$25,000 (ages 0-17) • \$50,000 (ages 18-85 Standard) • \$100,000 Premier/Preferred 		* All 1-Year strategies have 11 month initial crediting option to allow first crediting period interest to be reflected on first annual statement.
Face Amount Bands:	<ul style="list-style-type: none"> • \$25,000 - \$99,999 • \$100,000+ 	Available Benefits and Riders:	<ul style="list-style-type: none"> • Wellness for Life® • Overloan Protection Rider • Waiver of Monthly Deduction Rider, or • Waiver of Specified Premium Rider • Primary Insured Rider • Accidental Death Benefit Rider • Guaranteed Purchase Option Rider • Additional Insured Rider • Children's Insurance Rider • Accelerated Access Rider • Terminal Illness Accelerated Death Benefit Rider • Death Benefit Return of Premium Rider
Death Benefit:	<ul style="list-style-type: none"> • Option 1 = the face amount • Option 2 = the initial face amount plus the account value in any given year • Option 3 = the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4% 	Product Features:	<ul style="list-style-type: none"> • Indexed Interest Crediting Strategies • Basic 5-year Minimum Premium Guarantee • Interest Rate Guarantee • Participation Rate Guarantee • Designed for accumulation • Guaranteed Account Value Enhancement: Beginning at the end of the 5th policy year, a guaranteed 1.00% Account Value Enhancement will be credited to the policy's account value • Choice of three loan interest rate options - Linked Loan Option, Annually Declared (Fixed) Rate or Variable Interest Rate • Preferred Fixed Interest Rate loans available after policy year 10 • Ability to switch loan types
Underwriting:	<ul style="list-style-type: none"> • Premier • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco 		* Ability to switch between strategies on crediting dates
Maximum Special Class:	<ul style="list-style-type: none"> • Table 16 		
Policy Charges:	<ul style="list-style-type: none"> • \$8 per month • Monthly per thousand expense charge assessed in the first ten policy years (non-guaranteed): varies by issue age, gender, and underwriting class and face amount • Premium Charge: 6% on all premium in all years. • Surrender charges apply for 15 years 		
Guaranteed Interest Rate:	2% (True-Up at the end of each segment term as well as at policy termination)		
Indices:	<ul style="list-style-type: none"> • Standard & Poor's 500® Index 		

S&P 500® Index

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