

**PRODUCT HIGHLIGHTS**

# Advantage Elite Select (AES) Term Life

**Why Advantage Elite Select?**

- Competitive premiums for 10-, 15-, 20- and 30-year policy durations
- Benefit Distribution Agreement provides your clients the option to guarantee a regular income stream for beneficiaries<sup>1</sup>
- Extended Conversion Agreement allows for full conversion privileges for the duration of the policy
- WriteFit Underwriting™ (WriteFit Express<sup>2</sup> and WriteFit) helps your client's policy get issued fast
  - Coverage approval in as little as 24 hours after tele-interview for qualified clients
  - Easy to apply and supports in good order with eApp
  - Standard or better underwriting classes available (\$100,000 minimum face amount)

Premium band	Band one		Band two	Band three	Band four
Face amount	\$50,000– \$99,999	\$100,000– \$250,000	\$250,001– \$1 million	\$1,000,001– \$3 million	\$3,000,001+
Application process	eApp or Drop Ticket <sup>3</sup> required		eApp or Drop Ticket <sup>3</sup> required	eApp or Drop Ticket <sup>3</sup> required for applications with face amounts of \$1.5 million or below. eApp, Drop Ticket <sup>3</sup> or paper available for applications with face amounts over \$1.5 million.	eApp, Drop Ticket <sup>3</sup> and paper available
Underwriting process	WriteFit Express		WriteFit <sup>4</sup> (available for ages 18-60) or Traditional	WriteFit <sup>4</sup> (available for ages 18-50 and up to \$2 million) or Traditional	Traditional
Underwriting classes Non-New York	Standard	Standard or better	<b>WriteFit:</b> Standard or better <b>Traditional:</b> All available classes	<b>WriteFit:</b> Standard or better <b>Traditional:</b> All available classes	All available classes
Underwriting classes New York	Standard	Standard	<b>WriteFit:</b> Preferred, Non-tobacco plus, or standard <b>Traditional:</b> All available classes	<b>WriteFit:</b> Preferred, Non-tobacco plus, or standard <b>Traditional:</b> All available classes	All available classes
Duration	Issue ages		Issue ages		
10 years	16–54		16–80		
15 years	16–54		16–70		
20 years	16–54		16–65		
30 years	16–45		16–50		
Policy fee	\$50		\$75		

All bands	
<b>Renewable</b>	To age 95
<b>Optional agreements<sup>5</sup></b>	Accelerated Death Benefit for Terminal Illness Agreement, Benefit Distribution Agreement, Chronic Illness Conversion Agreement, Extended Conversion Agreement, Waiver of Premium Agreement
<b>Minimum face</b>	\$50,000
<b>Conversion period for all bands</b>	<b>10- and 15-year durations:</b> 5 years <b>20- and 30-year durations:</b> 10 years
<b>Extended conversion option</b>	The Extended Conversion Agreement allows the conversion period to be extended to the full level term duration of the policy or to age 75, whichever comes first, always with a minimum of 5 years. An additional charge equal to approximately 3% of the base premium will apply. The AES product suite also offers conversion credits equal to the first year annual term premium paid. This credit can be applied to the new policy as premium, cash value or taken in cash by the policyholder.  The Benefit Distribution Agreement allows conversions equal to the face amount of the policy.

1. The amount exceeding the original face amount will be taxable as income.

2. If declined through WriteFit Express, a 90-day waiting period will be enforced before a new application can be submitted.

3. Drop Ticket is not available in New York.

4. For ages 55-60: Preferred and Preferred Select classes are available.

5. Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states, may exist under a different name in various states and may not be available in combination with other agreements. Life insurance products contain fees, such as mortality and expense charges, and may contain restrictions, such as surrender periods. Insurance policy guarantees are subject to the financial strength and claims-paying ability of the issuing insurance company. Applications in good order are dependent on accurate input entered.

The Benefit Distribution Agreement installment payment could be payable for a period up to 30 years. The factor rate used in the calculation of the installment payment is set at the time of policy issue.

The beneficiary of the policy will not be able to change the installment portion of the death benefit after the death of the insured. A portion of the benefit that is paid out in installments will be taxable as income. This taxable portion represents the amount of the benefit that exceeds the policy's death benefit.

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