PRODUCTS AT A GLANCE

AMERICAN-AMICABLE GROUP OF COMPANIES

	FINAL EXPENSE (OLDER AGES)	FINAL EXPENSE (YOUNGER AGES)	EXPRESS UL*	SECURELIFE PLUS**
Product Type	Whole Life	Whole Life	Flexible Premium Adjustable Universal Life	Flexible Premium Universal Life
Issues Age	50 - 85	0 - 49	15-75 Non-Tobacco 18-75 Tobacco	0-80 Non-Tobacco 18-80 Preferred Non-Tobacco 18-80 Tobacco
	Age Last Birthday	Age Last Birthday	Age Nearest Birthday	Age Nearest Birthday
Minimum Face Amount	$2,500 ($5,000 WA)	$5,000	$25,000 and $20.00 monthly premium (excluding riders)	$10,000 Standard $25,000 WA & CA Standard $100,000 Preferred
Maximum Face Amount	IMD 50-75 $35,000 IMD 76-85 $20,000 GDB/ROP 50-85 $20,000	IMD 0-49 $35,000 ROP 18-49 $20,000	$500,000	N/A
Underwriting	Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Simplified Issue No Exam MIB & Script Check	Non Med & No PHI for ages 18-65 up to $99,999 Fully Underwritten $100,000 & up
Available Riders	All Plans: Grandchildren's Insurance Agreement Terminal Illness Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) IMD only: Nursing Home Waiver of Premium Confined Care	All Plans: Spouse Term Rider Terminal Illness IMD Only: Waiver of Premium Accidental Death Benefit Children's Insurance Agreement Confined Care	Disability Income Rider Accident Only Disability Income Rider Children's Insurance Agreement FIA Wavier of Premium Accidental Death Benefit Confined Care Terminal Illness	Waiver Monthly Deduction Waiver Specified Premium Accidental Death Benefit Children's Insurance Agreement Level Term Addlt Insured Waiver of Surrender Change Confined Care Accelerated Benefit Endorse N/T preferred age 18
Mobile Capabilities	Point-of-sale Decision Mobile Quoter/App Voice/Email Signature Options	Mobile App Mobile Quoter/App Voice/Email Signature Options	Mobile App Voice/Email Signature Options	
Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	No Modal Factors	No Modal Factors

* Minimum 15 Year Guaranteed Policy loan allowed on the cash surrender values of the policy after the first policy year. Interest rate charged on the policy loand is 7.4% in advance.

** Minimum 20 Year Guaranteed Policy loan allows on the cash surrender value of the policy after the first policy year. Interest rate charged on the policy load is 8% payable in arrears.

PRODUCTS AT A GLANCE

AMERICAN-AMICABLE GROUP OF COMPANIES

	EASY TERM	HOME PROTECTOR	TERM MADE SIMPLE
Product Type	10, 20, & 30 Year Term 20 & 30 Year Term w/ROP	15, 20, 25 & 30 Year Term 20, 25 & 30 Term w/ROP	10, 15, 20 & 30 Year Term
Issues Age	10 Year 18-70 20 Year 18-65 30 Year 18-55 20 Year ROP 18-60 30 Year ROP 18-50 Tobacco ROP 18-40	15 Year 20-65 20 Year 20-60 25 Year 20-55 20 Year Tobacco ROP 20-65 25 Year Tobacco ROP 20-55 30 Year Tobacco ROP 20-50	10 Year 18-75 15 Year 18-70 20 Year 18-65 30 Year 18-55
	Age Nearest Birthday	Age Last Birthday	Age Last Birthday
Minimum Face Amount	$25,000 or $15.00 Monthly (whichever is greater)	$25,000 or $15.00 Monthly (whichever is greater)	$50,000 or $20.00 Monthly (whichever is greater)
Maximum Face Amount	18-45 $500,000 46+ $300,000	18-45 $500,000 46+ $300,000	$500,000
Underwriting	Simplified Issue No Exam MIB & Script Check PHI	Simplified Issue No Exam MIB & Script Check PHI	Simplified Issue No Exam MIB & Script Check PHI required ages 65+
Available Riders	Critical Illness Disability Income Rider Wavier of Premium Wavier of Premium Unemployment Children's Insurance Agreement Accidental Death Benefit Accident Only Disability Income Rider Terminal Illness Confined Care Chronic Illness	Critical Illness Disability Income Rider Wavier of Premium Wavier of Premium Unemployment Children's Insurance Agreement Accidental Death Benefit Accident Only Disability Income Rider Level Term Rider Terminal Illness Confined Care Chronic Illness	Critical Illness Disability Income Rider Wavier of Premium Wavier of Premium Unemployment Children's Insurance Agreement Accidental Death Benefit Accident Only Disability Income Rider Terminal Illness Confined Care Chronic Illness
Mobile Capabilities	Mobile Quoter/App Voice/Email Signature Options	Mobile Quoter/App Voice/Email Signature Options	Mobile Quoter/App Voice/Email Signature Options
Modal Factors	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.090 Quarterly: 0.265 Semi-Annual: 0.520

PRODUCTS AT A GLANCE

AMERICAN-AMICABLE GROUP OF COMPANIES

	FINANCIAL LIFELINE*	OLIC	SECURITY PROTECTOR**
Product Type	Modified Whole Life w/Annuity Rider	10, 15 & 20 Year Term	20 & 30 Year Term w/Accidental Death Benefit
Issues Age	0 - 65	10-15 Year Term 18-70 20 Year Term 18-65	30 Year 20-50 20 Year 51-60
	Age Last Birthday	Age Nearest Birthday	Age Last Birthday
Minimum Face Amount	$25 Monthly Base Premium	$100,000	
Maximum Face Amount	$150,000	N/A	
Underwriting	Simplified Issue No Exam MIB Check PHI	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	Simplified Issue No Exam Standard thru Table 6 MIB Check
Available Riders	Family Insurance Agreement Flexible Premium Deferred Annuity Flex Annuity Plus Bonus Master Terminal Illness Beneficiary Guaranteed Insurability Guaranteed Add'l Purchase Option 10-YEAR TERM Children's Insurance Agreement (N/A on III) Accidental Death Benefit (N/A on III) Wavier of Premium (N/A on III) **I ONLY:** Grandchildren's Insurance Agreement Guaranteed Insurability Disability Income Rider	Accidental Death Benefit Wavier of Premium Disability Income Rider Family Insurance Agreement Children's Insurance Agreement Accidental Death Benefit Endorsement	Accidental Death Benefit
Mobile Capabilities	Mobile Quoter/App Voice/Email Signature Options (Mobile not available on ages 0-17)		Mobile Quoter/App Voice/Email Signature Options
Modal Factors	No Modal Factor	Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.520	Monthly: 0.093 Quarterly: 0.270 Semi-Annual: 0.530

* Death benefit cuts in half at age 65

** Valid Driver License, MVR Check

PRODUCTS AT A GLANCE

AMERICAN-AMICABLE GROUP OF COMPANIES

	GUARANTEED GUARDIAN	SURVIVOR PROTECTOR*	OBA**
Product Type	Whole Life	Decreasing Term Life w/Monthly Income Benefit	Group Level Term (see addlt information)
Issues Age	0 - 75	15 Year 20-75 20 Year 20-70 25 Year 20-65 30 Year 30-60 To Age 70 20-55	18 - 65
	Age Nearest Birthday	Age Last Birthday	Age Last Birthday
Minimum Face Amount	Refer to Agent Guide for minimums	15 Year $179 20 Year $145 25 Year $125 30 Year $112 To Age 70 Varies, see chart in Agent Guide	Option A $50,000 Option B $100,000 Option C $150,000 Option D $200,000
Maximum Face Amount	N/A	15 Year $2145 20 Year $1736 25 Year $1496 30 Year $1340 To Age 70 Varies, see chart in Agent Guide	$200,000
Underwriting	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	Simplified Issue No Exam MIB & Script Check PHI	Simplified Issue No Exam MIB Check
Available Riders	Family Insurance Agreement Children's Insurance Agreement Level Term Rider Accidental Death Benefit Waiver of Premium Guaranteed Insurability Disability Income Rider Flexible Premium Deferred Annuity Terminal Illness Confined Care	Children's Insurance Agreement Accidental Death Benefit Waiver of Premium Disability Income Rider Accident Only Disability Wavier of Premium Unemployment Family Insurance Agreement Terminal Illness	Dependent Insurance Children's Insurance Agreement
Mobile Capabilities	Mobile Quoter	Point-of-sale Decision Mobile Quoter/App Voice/Email Signature Options	Mobile Quoter/App Voice/Email Signature Options
Modal Factors	No Modal Factor	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Monthly: 0.090 Quarterly: 0.265 Semi-Annual: 0.520

* Convertible while the policy is inforce. 24 month Guarantee

** Available for: All Government employees, 1st Responders, Teacher/School Employees (state funded), Railroad Employees, Spouses
Renewable every 10 years to attained age 70.
Can be combined w/Financial Lifeline, Financial Solution, or Encore