

TERM LIFE INSURANCE



www.unitedhomelife.com
800-428-3001

LIFE INSURANCE
made simple.

***Life Point of Sale
is available.***

For more information, please visit
the UHL/UFFL Agent Portal.



***All four term
products are
available on
Life Point of
Sale.***

term life PORTFOLIO

- Three straight term products¹.
- One return-of-premium term product¹.
- Affordable, guaranteed² coverage.
- Level premiums guaranteed for the initial term period.
- Simple application with Yes/No health questions to help us determine eligibility.
- No routine medical exams, bodily fluids testing, or physician's statements.
- Initial premium can be drafted.
- Initial 1st-year commissions paid daily.
- **eApp with point-of-sale decisioning available for all term products.**

target MARKETS:

- Middle Market
- "Term-ites"
- Mortgage Protection
- Family Protection Needs
- Clients who prefer simplified issue to full underwriting.
- Clients who are overweight or have minor health issues.
- Clients who are insulin-dependent diabetics.³

¹Product and rider/benefit availability, and issue ages may vary by state. Issue ages vary by product.

²So long as premiums are paid on time. See policy for details. Exclusions and limitations may apply.

³Must otherwise qualify.

For agent use only. Not for use with the general public.

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SIMPLE TERM 20

20-YEAR SIMPLIFIED ISSUE TERM

ISSUE AGES: 20 – 60
(Age Last Birthday)

FACE AMOUNTS: *Minimum:* \$25,000
Maximums: \$300,000 (ages 20 – 45)
\$225,000 (ages 46 – 55)
\$150,000 (ages 56 – 60)

RATE CLASSES: Non-Tobacco/Tobacco

BUILT-IN RATING: 4 Tables

ANNUAL POLICY FEE: \$100 (commissionable)

MODAL FACTORS:

SEMI-ANNUAL: .515
QUARTERLY: .260
MONTHLY EFT: .087

Ideal product for clients with minor health issues.

male NON-TOBACCO

female NON-TOBACCO

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$250,000	\$300,000			\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$250,000	\$300,000
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	20	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	21	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	22	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	23	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	24	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	25	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.67	14.51	26.12	31.93	43.54	60.97	66.77	78.39	26	2.29	13.68	23.64	28.62	38.58	53.53	58.51	68.47
2.70	14.57	26.32	32.19	43.94	61.55	67.43	79.17	27	2.33	13.77	23.90	28.97	39.11	54.31	59.38	69.51
2.72	14.62	26.45	32.36	44.20	61.94	67.86	79.69	28	2.36	13.83	24.10	29.23	39.50	54.90	60.03	70.30
2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21	29	2.39	13.90	24.29	29.49	39.89	55.48	60.68	71.08
2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21	30	2.44	14.01	24.62	29.93	40.54	56.46	61.77	72.38
2.85	14.90	27.30	33.50	45.89	64.49	70.69	83.09	31	2.46	14.05	24.75	30.10	40.80	56.85	62.21	72.91
2.85	14.90	27.30	33.50	45.89	64.49	70.69	83.09	32	2.48	14.09	24.88	30.28	41.06	57.25	62.64	73.43
2.85	14.90	27.30	33.50	45.89	64.49	70.69	83.09	33	2.54	14.22	25.27	30.80	41.85	58.42	63.95	74.99
2.91	15.03	27.69	34.02	46.68	65.66	71.99	84.65	34	2.55	14.25	25.34	30.89	41.98	58.62	64.16	75.26
2.93	15.07	27.82	34.19	46.94	66.05	72.43	85.17	35	2.58	14.31	25.53	31.15	42.37	59.20	64.82	76.04
3.08	15.40	28.80	35.50	48.89	68.99	75.69	89.09	36	2.69	14.55	26.25	32.10	43.80	61.36	67.21	78.91
3.32	15.92	30.36	37.58	52.03	73.69	80.91	95.35	37	2.90	15.01	27.62	33.93	46.55	65.47	71.78	84.39
3.52	16.36	31.67	39.32	54.64	77.60	85.26	100.57	38	3.05	15.33	28.60	35.24	48.50	68.40	75.04	88.31
3.78	16.92	33.36	41.59	58.03	82.69	90.92	107.36	39	3.28	15.83	30.10	37.24	51.50	72.91	80.04	94.31
4.08	17.57	35.32	44.20	61.94	88.57	97.44	115.19	40	3.49	16.29	31.47	39.06	54.24	77.02	84.61	99.79
4.48	18.44	37.93	47.68	67.16	96.40	106.14	125.63	41	3.79	16.94	33.43	41.67	58.16	82.89	91.13	107.62
4.95	19.47	41.00	51.77	73.30	105.60	116.36	137.90	42	4.04	17.49	35.06	43.85	61.42	87.78	96.57	114.14
5.46	20.58	44.33	56.20	79.95	115.58	127.46	151.21	43	4.42	18.31	37.54	47.15	66.38	95.22	104.84	124.06
6.01	21.77	47.92	60.99	87.13	126.35	139.42	165.56	44	4.61	18.73	38.78	48.81	68.86	98.94	108.97	129.02
6.69	23.25	52.35	66.90	96.00	139.66	154.21	183.31	45	4.94	19.44	40.93	51.68	73.17	105.40	116.15	137.63
7.30	24.58	56.33	72.21	103.97	151.60			46	5.38	20.40	43.80	55.51	78.91	114.01		
8.01	26.12	60.97	78.39	113.23	165.50			47	5.78	21.27	46.41	58.99	84.13	121.84		
8.74	27.71	65.73	84.74	122.76	179.79			48	6.20	22.19	49.16	62.64	89.61	130.07		
9.52	29.41	70.82	91.52	132.94	195.05			49	6.64	23.14	52.03	66.47	95.35	138.68		
10.35	31.21	76.23	98.75	143.77	211.30			50	7.17	24.29	55.48	71.08	102.27	149.05		
11.29	33.26	82.37	106.92	156.03	229.70			51	7.67	25.38	58.75	75.43	108.79	158.84		
12.25	35.34	88.63	115.28	168.56	248.49			52	8.26	26.67	62.60	80.56	116.49	170.39		
12.72	36.37	91.70	119.36	174.70	257.69			53	8.88	28.01	66.64	85.96	124.58	182.53		
13.90	38.93	99.40	129.63	190.10	280.79			54	9.53	29.43	70.88	91.61	133.07	195.25		
15.31	42.00	108.60	141.90	208.50	308.39			55	10.27	31.04	75.71	98.05	142.72	209.74		
16.97	45.61	119.43	156.34	230.16				56	10.98	32.58	80.34	104.23	151.99			
19.01	50.05	132.74	174.09	256.78				57	11.76	34.28	85.43	111.01	162.17			
20.44	53.16	142.07	186.53	275.44				58	13.12	37.24	94.31	122.84	179.92			
22.48	57.59	155.38	204.28	302.06				59	14.50	40.24	103.31	134.85	197.93			
25.65	64.49	176.07	231.86	343.43				60	16.01	43.52	113.17	147.99	217.63			

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)
- Accidental Death Benefit (minimum base face \$25,000)
- No-cost built-in Terminal Illness Accelerated Benefit Rider



male TOBACCO

female TOBACCO

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							
	\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$300,000			\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$300,000		
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	20	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	21	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	22	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	23	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	24	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	25	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	26	4.49	18.47	38.00	47.76	67.29	96.59	106.36	125.89
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	27	4.65	18.81	39.04	49.16	69.38	99.72	109.84	130.07
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	28	4.78	19.10	39.89	50.29	71.08	102.27	112.67	133.46
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	29	4.93	19.42	40.87	51.59	73.04	105.20	115.93	137.37
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	30	5.12	19.84	42.11	53.24	75.52	108.92	120.06	142.33
6.52	22.88	51.24	65.42	93.79	136.33	150.51	178.87	31	5.25	20.12	42.96	54.38	77.21	111.47	122.89	145.73
6.84	23.58	53.33	68.21	97.96	142.59	157.47	187.22	32	5.40	20.45	43.94	55.68	79.17	114.41	126.15	149.64
7.19	24.34	55.61	71.25	102.53	149.44	165.08	196.36	33	5.56	20.79	44.98	57.07	81.26	117.54	129.63	153.82
7.55	25.12	57.96	74.39	107.23	156.49	172.91	205.76	34	5.73	21.16	46.09	58.55	83.48	120.86	133.33	158.25
7.90	25.88	60.25	77.43	111.80	163.34	180.53	214.89	35	5.85	21.42	46.87	59.60	85.04	123.21	135.94	161.39
8.31	26.77	62.92	81.00	117.15	171.37	189.44	225.59	36	6.32	22.45	49.94	63.68	91.18	132.41	146.16	173.65
8.64	27.49	65.08	83.87	121.45	177.83	196.62	234.20	37	6.81	23.51	53.14	67.95	97.57	142.01	156.82	186.44
9.26	28.84	69.12	89.26	129.54	189.96	210.11	250.39	38	7.35	24.69	56.66	72.65	104.62	152.58	168.56	200.54
9.95	30.34	73.62	95.27	138.55	203.47	225.11	268.40	39	8.01	26.12	60.97	78.39	113.23	165.50	182.92	217.76
10.94	32.49	80.08	103.88	151.47	222.85	246.65	294.23	40	8.82	27.88	66.25	85.43	123.80	181.35	200.54	238.90
12.03	34.87	87.20	113.36	165.69	244.19	270.35	322.68	41	9.62	29.62	71.47	92.39	134.24	197.01	217.94	259.78
13.28	37.58	95.35	124.24	182.00	268.66	297.54	355.31	42	10.33	31.17	76.10	98.57	143.51	210.91	233.38	278.31
14.59	40.43	103.90	135.63	199.10	294.30	326.03	389.50	43	11.13	32.91	81.32	105.53	153.95	226.57	250.78	299.19
16.22	43.98	114.54	149.81	220.37	326.21	361.49	432.04	44	11.90	34.58	86.35	112.23	164.00	241.64	267.53	319.29
17.76	47.33	124.58	163.21	240.47	356.35	394.98	472.24	45	12.62	36.15	91.05	118.49	173.39	255.74	283.19	338.08
19.92	52.03	138.68	182.00	268.66	398.63			46	13.94	39.02	99.66	129.98	190.62	281.58		
22.03	56.62	152.45	200.36	296.19	439.94			47	15.02	41.37	106.71	139.37	204.71	302.72		
24.04	60.99	165.56	217.85	322.42	479.28			48	16.08	43.67	113.62	148.60	218.54	323.47		
26.14	65.55	179.26	236.12	349.83	520.39			49	17.30	46.33	121.58	159.21	234.47	347.35		
27.97	69.53	191.20	252.04	373.71	556.21			50	18.56	49.07	129.80	170.17	250.91	372.01		
29.99	73.93	204.38	269.61	400.07	595.75			51	19.79	51.74	137.83	180.87	266.96	396.09		
31.77	77.80	216.00	285.10	423.30	630.60			52	21.23	54.88	147.23	193.40	285.75	424.28		
34.77	84.32	235.57	311.20	462.45	689.32			53	22.87	58.44	157.93	207.67	307.15	456.38		
37.93	91.20	256.19	338.69	503.69	751.18			54	24.34	61.64	167.52	220.46	326.34	485.16		
41.11	98.11	276.94	366.36	545.19	813.43			55	26.01	65.27	178.42	234.99	348.13	517.85		
47.45	111.90	318.31	421.52	627.92				56	27.81	69.19	190.16	250.65	371.62			
54.05	126.26	361.38	478.94	714.05				57	29.02	71.82	198.06	261.17	387.41			
57.89	134.61	386.43	512.34	764.16				58	31.94	78.17	217.11	286.58	425.52			
61.30	142.03	408.68	542.01	808.67				59	34.47	83.67	233.62	308.59	458.53			
64.23	148.40	427.80	567.50	846.90				60	37.11	89.41	250.84	331.56	492.99			

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.
*See Page 14 for details.

SIMPLE TERM 30

30-YEAR SIMPLIFIED ISSUE TERM

ISSUE AGES: (Age Last Birthday)	Non-Tobacco: 20 – 55 Tobacco: 20 – 50
FACE AMOUNTS:	Minimum: \$25,000 Maximums: \$300,000 (ages 20 – 45) \$225,000 (ages 46 – 55)
RATE CLASSES:	Non-Tobacco/Tobacco
BUILT-IN RATING:	4 Tables
ANNUAL POLICY FEE:	\$100 (commissionable)

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087

Ideal product for clients with minor health issues.

male NON-TOBACCO

female NON-TOBACCO

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$250,000	\$300,000			\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$250,000	\$300,000
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	20	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	21	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	22	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	23	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	24	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	25	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.67	14.51	26.12	31.93	43.54	60.97	66.77	78.39	26	2.29	13.68	23.64	28.62	38.58	53.53	58.51	68.47
2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21	27	2.33	13.77	23.90	28.97	39.11	54.31	59.38	69.51
2.83	14.86	27.17	33.32	45.63	64.10	70.25	82.56	28	2.36	13.83	24.10	29.23	39.50	54.90	60.03	70.30
2.93	15.07	27.82	34.19	46.94	66.05	72.43	85.17	29	2.39	13.90	24.29	29.49	39.89	55.48	60.68	71.08
3.03	15.29	28.47	35.06	48.24	68.01	74.60	87.78	30	2.44	14.01	24.62	29.93	40.54	56.46	61.77	72.38
3.15	15.55	29.25	36.11	49.81	70.36	77.21	90.92	31	2.48	14.09	24.88	30.28	41.06	57.25	62.64	73.43
3.30	15.88	30.23	37.41	51.77	73.30	80.48	94.83	32	2.56	14.27	25.40	30.97	42.11	58.81	64.38	75.52
3.39	16.07	30.82	38.19	52.94	75.06	82.43	97.18	33	2.65	14.46	25.99	31.76	43.28	60.57	66.34	77.87
3.50	16.31	31.54	39.15	54.38	77.21	84.83	100.05	34	2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21
3.59	16.51	32.12	39.93	55.55	78.97	86.78	102.40	35	2.84	14.88	27.23	33.41	45.76	64.29	70.47	82.82
3.93	17.25	34.34	42.89	59.99	85.63	94.18	111.27	36	3.04	15.31	28.54	35.15	48.37	68.21	74.82	88.04
4.28	18.01	36.63	45.94	64.55	92.48	101.79	120.41	37	3.25	15.77	29.91	36.98	51.11	72.32	79.39	93.53
4.68	18.88	39.24	49.42	69.77	100.31	110.49	130.85	38	3.47	16.25	31.34	38.89	53.98	76.63	84.17	99.27
5.11	19.81	42.04	53.16	75.39	108.73	119.84	142.07	39	3.72	16.79	32.97	41.06	57.25	81.52	89.61	105.79
5.61	20.90	45.31	57.51	81.91	118.52	130.72	155.12	40	3.98	17.36	34.67	43.33	60.64	86.61	95.27	112.58
6.15	22.08	48.83	62.21	88.96	129.09	142.46	169.22	41	4.26	17.97	36.50	45.76	64.29	92.09	101.36	119.89
6.72	23.32	52.55	67.16	96.40	140.24	154.86	184.09	42	4.57	18.64	38.52	48.46	68.34	98.16	108.10	127.98
7.37	24.73	56.79	72.82	104.88	152.97	169.00	201.06	43	4.89	19.34	40.61	51.24	72.51	104.42	115.06	136.33
8.08	26.27	61.42	79.00	114.14	166.87	184.44	219.59	44	5.25	20.12	42.96	54.38	77.21	111.47	122.89	145.73
8.86	27.97	66.51	85.78	124.32	182.13	201.41	239.95	45	5.63	20.95	45.44	57.68	82.17	118.91	131.15	155.64
9.74	29.88	72.25	93.44	135.81	199.36			46	6.10	21.97	48.50	61.77	88.31	128.11		
10.73	32.04	78.71	102.05	148.73	218.74			47	6.60	23.06	51.77	66.12	94.83	137.90		
11.83	34.43	85.89	111.62	163.08	240.27			48	7.14	24.23	55.29	70.82	101.88	148.47		
13.01	37.00	93.59	121.89	178.48	263.37			49	7.76	25.58	59.33	76.21	109.97	160.60		
14.34	39.89	102.27	133.46	195.84	289.41			50	8.42	27.01	63.64	81.95	118.58	173.52		
16.99	45.65	119.56	156.51	230.42	341.28			51	9.94	30.32	73.56	95.18	138.42	203.28		
20.16	52.55	140.24	184.09	271.79	403.33			52	11.75	34.26	85.37	110.93	162.04	238.71		
23.92	60.73	164.78	216.80	320.86	476.93			53	13.87	38.87	99.20	129.37	189.70	280.21		
25.42	63.99	174.57	229.85	340.43	506.30			54	16.36	44.28	115.45	151.03	222.20	328.95		
25.50	64.16	175.09	230.55	341.48	507.86			55	19.31	50.70	134.70	176.70	260.70	386.69		

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 30 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- Total And Permanent Disability Benefit (Waiver of Premium)
- Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)
- Accidental Death Benefit (minimum base face \$25,000)
- No-cost built-in Terminal Illness Accelerated Benefit Rider



male TOBACCO

female TOBACCO

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$250,000	\$300,000			\$25,000	\$75,000	\$100,000	\$150,000	\$225,000	\$250,000	\$300,000
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	20	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	21	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	22	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	23	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	24	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	25	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	26	4.49	18.47	38.00	47.76	67.29	96.59	106.36	125.89
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	27	4.65	18.81	39.04	49.16	69.38	99.72	109.84	130.07
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	28	4.78	19.10	39.89	50.29	71.08	102.27	112.67	133.46
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	29	4.93	19.42	40.87	51.59	73.04	105.20	115.93	137.37
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	30	5.12	19.84	42.11	53.24	75.52	108.92	120.06	142.33
6.52	22.88	51.24	65.42	93.79	136.33	150.51	178.87	31	5.25	20.12	42.96	54.38	77.21	111.47	122.89	145.73
6.84	23.58	53.33	68.21	97.96	142.59	157.47	187.22	32	5.40	20.45	43.94	55.68	79.17	114.41	126.15	149.64
7.19	24.34	55.61	71.25	102.53	149.44	165.08	196.36	33	5.56	20.79	44.98	57.07	81.26	117.54	129.63	153.82
7.55	25.12	57.96	74.39	107.23	156.49	172.91	205.76	34	5.73	21.16	46.09	58.55	83.48	120.86	133.33	158.25
7.90	25.88	60.25	77.43	111.80	163.34	180.53	214.89	35	5.85	21.42	46.87	59.60	85.04	123.21	135.94	161.39
8.31	26.77	62.92	81.00	117.15	171.37	189.44	225.59	36	6.32	22.45	49.94	63.68	91.18	132.41	146.16	173.65
8.76	27.75	65.86	84.91	123.02	180.18	199.23	237.34	37	6.81	23.51	53.14	67.95	97.57	142.01	156.82	186.44
9.66	29.71	71.73	92.74	134.76	197.79	218.81	260.83	38	7.35	24.69	56.66	72.65	104.62	152.58	168.56	200.54
10.62	31.80	78.00	101.09	147.29	216.59	239.69	285.88	39	8.01	26.12	60.97	78.39	113.23	165.50	182.92	217.76
11.69	34.13	84.98	110.40	161.25	237.53	262.96	313.81	40	8.82	27.88	66.25	85.43	123.80	181.35	200.54	238.90
12.87	36.69	92.68	120.67	176.65	260.63	288.62	344.61	41	9.62	29.62	71.47	92.39	134.24	197.01	217.94	259.78
14.21	39.61	101.42	132.33	194.14	286.86	317.77	379.58	42	10.33	31.17	76.10	98.57	143.51	210.91	233.38	278.31
15.65	42.74	110.82	144.86	212.93	315.05	349.09	417.17	43	11.13	32.91	81.32	105.53	153.95	226.57	250.78	299.19
17.26	46.24	121.32	158.86	233.94	346.56	384.11	459.19	44	11.90	34.58	86.35	112.23	164.00	241.64	267.53	319.29
19.04	50.11	132.94	174.35	257.17	381.41	422.82	505.64	45	12.62	36.15	91.05	118.49	173.39	255.74	283.19	338.08
21.01	54.40	145.79	191.49	282.88	419.97			46	13.94	39.02	99.66	129.98	190.62	281.58		
23.19	59.14	160.01	210.45	311.33	462.64			47	15.02	41.37	106.71	139.37	204.71	302.72		
25.59	64.36	175.67	231.33	342.65	509.62			48	16.08	43.67	113.62	148.60	218.54	323.47		
28.26	70.17	193.10	254.56	377.49	561.89			49	17.30	46.33	121.58	159.21	234.47	347.35		
29.50	72.86	201.19	265.35	393.68	586.16			50	18.56	49.07	129.80	170.17	250.91	372.01		

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply. *See Page 14 for details.

SIMPLE TERM 20 ROP (BAND 1)

20-YEAR SIMPLIFIED ISSUE RETURN-OF-PREMIUM TERM

ISSUE AGES: (Age Last Birthday) **Non-Tobacco:** 25 – 60
Tobacco: 25 – 45

FACE AMOUNTS: **Minimum:** \$25,000
Maximum: \$99,999

RATE CLASSES: Non-Tobacco/Tobacco

BUILT-IN RATING: 4 Tables

ANNUAL POLICY FEE: \$100 (commissionable)

MODAL FACTORS:

SEMI-ANNUAL: .515
QUARTERLY: .260
MONTHLY EFT: .087

Ideal product for clients with minor health issues.

male NON-TOBACCO (BAND 1)

female NON-TOBACCO (BAND 1)

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$25,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$99,999			\$25,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$99,999
9.64	29.67	42.25	50.63	59.02	67.41	75.79	92.57	25	7.96	26.01	36.40	43.33	50.25	57.18	64.10	77.95
10.17	30.82	44.09	52.94	61.79	70.64	79.48	97.18	26	8.46	27.10	38.14	45.50	52.86	60.22	67.58	82.30
10.73	32.04	46.04	55.38	64.71	74.05	83.38	102.05	27	8.97	28.21	39.92	47.72	55.52	63.33	71.13	86.74
11.30	33.28	48.02	57.86	67.69	77.52	87.35	107.01	28	9.51	29.38	41.79	50.07	58.34	66.62	74.89	91.44
11.90	34.58	50.11	60.47	70.82	81.17	91.52	112.23	29	10.05	30.56	43.67	52.42	61.16	69.90	78.65	96.13
12.52	35.93	52.27	63.16	74.05	84.95	95.84	117.62	30	10.64	31.84	45.73	54.98	64.24	73.50	82.75	101.27
13.16	37.32	54.50	65.95	77.40	88.84	100.29	123.19	31	11.23	33.13	47.78	57.55	67.32	77.09	86.86	106.40
13.50	38.06	55.68	67.43	79.17	90.92	102.66	126.15	32	11.79	34.34	49.73	59.99	70.24	80.50	90.76	111.27
13.90	38.93	57.07	69.17	81.26	93.35	105.44	129.63	33	12.35	35.56	51.68	62.42	73.17	83.91	94.66	116.14
13.97	39.08	57.32	69.47	81.62	93.78	105.93	130.24	34	12.93	36.82	53.70	64.95	76.19	87.44	98.69	121.19
14.49	40.22	59.13	71.73	84.34	96.94	109.55	134.76	35	13.52	38.11	55.75	67.51	79.27	91.04	102.80	126.32
14.78	40.85	60.13	72.99	85.85	98.71	111.57	137.28	36	14.13	39.43	57.87	70.17	82.46	94.75	107.04	131.63
15.06	41.46	61.11	74.21	87.31	100.42	113.52	139.72	37	14.63	40.52	59.61	72.34	85.07	97.80	110.52	135.98
15.71	42.87	63.37	77.04	90.71	104.37	118.04	145.38	38	15.34	42.06	62.08	75.43	88.77	102.12	115.47	142.16
16.13	43.78	64.83	78.87	92.90	106.93	120.96	149.03	39	16.08	43.67	64.66	78.65	92.64	106.63	120.62	148.59
16.52	44.63	66.19	80.56	94.93	109.31	123.68	152.42	40	16.47	44.52	66.02	80.34	94.67	109.00	123.33	151.99
16.81	45.26	67.20	81.82	96.45	111.07	125.70	154.95	41	16.76	45.15	67.02	81.61	96.19	110.77	125.35	154.51
17.16	46.02	68.42	83.35	98.28	113.20	128.13	157.99	42	17.11	45.91	68.24	83.13	98.01	112.90	127.79	157.56
17.64	47.07	70.09	85.43	100.78	116.13	131.47	162.17	43	17.59	46.96	69.91	85.22	100.52	115.82	131.13	161.73
18.07	48.00	71.58	87.30	103.03	118.75	134.47	165.91	44	18.02	47.89	71.41	87.09	102.76	118.44	134.12	165.47
18.41	48.74	72.77	88.78	104.80	120.82	136.83	168.87	45	18.36	48.63	72.59	88.57	104.54	120.51	136.49	168.43
19.42	50.94	76.28	93.18	110.07	126.97	143.86	177.65	46	18.87	49.74	74.37	90.78	107.20	123.62	140.04	172.87
20.72	53.77	80.81	98.83	116.86	134.88	152.91	188.96	47	19.58	51.29	76.84	93.87	110.91	127.94	144.98	179.04
22.21	57.01	85.99	105.31	124.64	143.96	163.28	201.93	48	20.33	52.92	79.45	97.14	114.82	132.51	150.20	185.57
23.40	59.60	90.13	110.49	130.85	151.21	171.56	212.28	49	21.16	54.72	82.34	100.75	119.16	137.56	155.97	192.79
24.50	61.99	93.96	115.28	136.59	157.91	179.22	221.85	50	22.09	56.75	85.57	104.79	124.01	143.23	162.45	200.88
25.85	64.92	98.66	121.15	143.64	166.13	188.62	233.59	51	23.53	59.88	90.58	111.06	131.53	152.00	172.47	213.41
27.80	69.17	105.44	129.63	153.82	178.00	202.19	250.56	52	24.74	62.51	94.80	116.32	137.84	159.37	180.89	223.94
29.35	72.54	110.84	136.37	161.91	187.44	212.98	264.04	53	25.97	65.18	99.08	121.67	144.26	166.86	189.45	234.64
31.09	76.32	116.89	143.94	170.99	198.04	225.09	279.18	54	27.37	68.23	103.95	127.76	151.57	175.38	199.20	246.82
32.67	79.76	122.39	150.81	179.24	207.66	236.08	292.93	55	28.77	71.27	108.82	133.85	158.88	183.91	208.94	259.00
35.05	84.93	130.67	161.17	191.66	222.15	252.65	313.63	56	31.73	77.71	119.12	146.73	174.33	201.94	229.54	284.75
38.12	91.61	141.36	174.52	207.69	240.85	274.02	340.34	57	33.69	81.98	125.94	155.25	184.56	213.87	243.18	301.80
39.43	94.46	145.92	180.22	214.52	248.83	283.13	351.74	58	36.28	87.61	134.95	166.52	198.08	229.65	261.21	324.33
40.75	97.33	150.51	185.96	221.42	256.87	292.32	363.22	59	38.41	92.24	142.37	175.78	209.20	242.62	276.03	342.86
42.09	100.25	155.17	191.79	228.41	265.03	301.65	374.88	60	39.81	95.29	147.24	181.87	216.51	251.14	285.78	355.04

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 ROP offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- Child Rider
- No-cost built-in Terminal Illness Accelerated Benefit Rider



male TOBACCO (BAND 1)

female TOBACCO (BAND 1)

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$25,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$99,999			\$25,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$99,999
14.01	39.17	57.45	69.64	81.83	94.02	106.21	130.59	25	12.34	35.54	51.64	62.38	73.11	83.85	94.59	116.06
14.66	40.59	59.72	72.47	85.23	97.98	110.73	136.24	26	12.97	36.91	53.84	65.12	76.40	87.69	98.97	121.54
15.34	42.06	62.08	75.43	88.77	102.12	115.47	142.16	27	13.62	38.32	56.10	67.95	79.80	91.65	103.50	127.19
16.05	43.61	64.55	78.52	92.48	106.44	120.41	148.33	28	14.29	39.78	58.43	70.86	83.29	95.73	108.16	133.02
16.78	45.20	67.09	81.69	96.29	110.89	125.49	154.68	29	14.99	41.30	60.87	73.91	86.95	99.99	113.03	139.11
17.52	46.81	69.67	84.91	100.15	115.40	130.64	161.12	30	15.70	42.85	63.34	77.00	90.65	104.31	117.97	145.29
18.29	48.48	72.35	88.26	104.17	120.09	136.00	167.82	31	16.43	44.44	65.88	80.17	94.46	108.76	123.05	151.64
18.98	49.98	74.75	91.26	107.78	124.29	140.80	173.82	32	17.09	45.87	68.17	83.04	97.91	112.78	127.65	157.38
19.69	51.53	77.22	94.35	111.48	128.61	145.74	180.00	33	17.76	47.33	70.50	85.96	101.41	116.86	132.31	163.21
20.41	53.09	79.73	97.48	115.24	133.00	150.75	186.27	34	18.44	48.81	72.87	88.91	104.96	121.00	137.04	169.13
21.10	54.59	82.13	100.49	118.84	137.20	155.56	192.27	35	19.14	50.33	75.31	91.96	108.61	125.26	141.91	175.22
21.83	56.18	84.67	103.66	122.65	141.64	160.64	198.62	36	19.84	51.85	77.74	95.00	112.26	129.53	146.79	181.31
22.61	57.88	87.38	107.05	126.72	146.39	166.07	205.41	37	20.38	53.03	79.62	97.35	115.08	132.81	150.54	186.00
23.36	59.51	89.99	110.32	130.64	150.96	171.29	211.93	38	21.20	54.81	82.48	100.92	119.36	137.81	156.25	193.14
23.99	60.88	92.19	113.06	133.93	154.80	175.67	217.41	39	22.05	56.66	85.43	104.62	123.80	142.98	162.17	200.53
24.87	62.79	95.25	116.88	138.52	160.16	181.80	225.07	40	22.89	58.49	88.36	108.27	128.19	148.10	168.01	207.84
25.76	64.73	98.34	120.76	143.17	165.58	187.99	232.81	41	23.75	60.36	91.35	112.01	132.68	153.34	174.00	215.32
26.67	66.71	101.51	124.71	147.92	171.12	194.32	240.73	42	24.61	62.23	94.34	115.75	137.16	158.57	179.99	222.80
27.68	68.90	105.03	129.11	153.19	177.27	201.35	249.51	43	25.59	64.36	97.75	120.02	142.28	164.54	186.81	231.33
28.70	71.12	108.58	133.55	158.51	183.48	208.45	258.39	44	26.58	66.51	101.20	124.32	147.45	170.57	193.70	239.94
29.72	73.34	112.13	137.98	163.84	189.69	215.55	267.26	45	27.58	68.69	104.68	128.67	152.67	176.66	200.66	248.64

At the end of the initial 20-year period, the guaranteed cash value will be equal to 80% of 20 annual premiums, so long as premiums are paid when due. If the return-of-premium feature is exercised, this amount (less any outstanding loan) will be paid out as a 'refund', and coverage terminates. Or, this sum can be used as a single premium to continue coverage as a reduced paid-up (RPU) endowment policy on the life of the Insured, to age 95, with no further premiums due. The RPU option can be exercised at any time there is sufficient surrender value, not just at the end of the initial 20-year period.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.
 *See Page 14 for details.

SIMPLE TERM 20 ROP (BAND 2)

20-YEAR SIMPLIFIED ISSUE RETURN-OF-PREMIUM TERM

ISSUE AGES:
(Age Last Birthday)

Non-Tobacco: 25 – 60

Tobacco: 25 – 45

FACE AMOUNTS:

Minimum: \$100,000

Maximums: \$300,000 (ages 25 – 45)

\$225,000 (ages 46 – 55)

\$150,000 (ages 56 – 60)

RATE CLASSES:

Non-Tobacco/Tobacco

BUILT-IN RATING:

4 Tables

ANNUAL POLICY FEE: \$100 (commissionable)

MODAL FACTORS:

SEMI-ANNUAL: .515

QUARTERLY: .260

MONTHLY EFT: .087

Ideal product for clients with minor health issues.

male NON-TOBACCO (BAND 2)

female NON-TOBACCO (BAND 2)

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$100,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	\$300,000			\$100,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	\$300,000
10.31	98.40	120.82	143.25	188.09	210.52	232.94	277.79	25	8.91	86.22	105.60	124.98	163.73	183.11	202.49	241.25
10.51	100.14	123.00	145.86	191.57	214.43	237.29	283.01	26	9.31	89.70	109.95	130.20	170.69	190.94	211.19	251.69
10.63	101.18	124.30	147.42	193.66	216.78	239.90	286.14	27	9.74	93.44	114.62	135.81	178.18	199.36	220.55	262.91
10.76	102.31	125.72	149.12	195.92	219.33	242.73	289.54	28	10.18	97.27	119.41	141.55	185.83	207.97	230.12	274.40
10.92	103.70	127.46	151.21	198.71	222.46	246.21	293.71	29	10.64	101.27	124.41	147.55	193.84	216.98	240.12	286.40
11.10	105.27	129.41	153.56	201.84	225.98	250.13	298.41	30	10.87	103.27	126.91	150.55	197.84	221.48	245.12	292.41
11.28	106.84	131.37	155.90	204.97	229.51	254.04	303.11	31	11.09	105.18	129.30	153.42	201.67	225.79	249.91	298.15
11.42	108.05	132.89	157.73	207.41	232.25	257.09	306.76	32	11.18	105.97	130.28	154.60	203.23	227.55	251.87	300.50
11.57	109.36	134.52	159.69	210.02	235.18	260.35	310.68	33	11.35	107.45	132.13	156.82	206.19	230.88	255.56	304.94
11.78	111.19	136.81	162.43	213.67	239.29	264.92	316.16	34	11.56	109.27	134.42	159.56	209.84	234.99	260.13	310.42
12.17	114.58	141.05	167.52	220.46	246.93	273.40	326.34	35	11.95	112.67	138.66	164.65	216.63	242.62	268.61	320.60
12.34	116.06	142.90	169.74	223.42	250.26	277.10	330.77	36	12.12	114.14	140.51	166.87	219.59	245.95	272.31	325.03
12.71	119.28	146.92	174.57	229.85	257.50	285.14	340.43	37	12.37	116.32	143.22	170.13	223.94	250.84	277.75	331.56
13.10	122.67	151.16	179.66	236.64	265.13	293.63	350.61	38	12.83	120.32	148.23	176.13	231.94	259.85	287.75	343.56
13.61	127.11	156.71	186.31	245.51	275.12	304.72	363.92	39	13.47	125.89	155.19	184.48	243.08	272.38	301.67	360.27
14.24	132.59	163.56	194.53	256.48	287.45	318.42	380.36	40	14.10	131.37	162.04	192.71	254.04	284.71	315.38	376.71
15.20	140.94	174.00	207.06	273.18	306.24	339.30	405.42	41	15.06	139.72	172.48	205.23	270.74	303.50	336.26	401.77
16.16	149.29	184.44	219.59	289.88	325.03	360.18	430.48	42	16.00	147.90	182.70	217.50	287.10	321.90	356.70	426.30
17.27	158.95	196.51	234.07	309.20	346.76	384.32	459.45	43	17.10	157.47	194.66	231.86	306.24	343.43	380.63	455.01
18.36	168.43	208.37	248.30	328.16	368.10	408.03	487.90	44	18.10	166.17	205.54	244.91	323.64	363.01	402.38	481.11
19.75	180.53	223.48	266.44	352.35	395.31	438.26	524.18	45	19.09	174.78	216.30	257.82	340.87	382.39	423.91	506.95
21.14	192.62	238.60	284.58	376.54	422.52			46	20.22	184.61	228.59	272.57	360.53	404.51		
22.51	204.54	253.50	302.46	400.37	449.33			47	21.45	195.32	241.97	288.62	381.93	428.58		
23.76	215.41	267.09	318.77	422.12	473.80			48	22.20	201.84	250.13	298.41	394.98	443.27		
25.44	230.03	285.36	340.69	451.36	506.69			49	23.30	211.41	262.09	312.77	414.12	464.80		
26.42	238.55	296.02	353.48	468.41	525.87			50	24.26	219.76	272.53	325.29	430.82	483.59		
22.87	207.67	257.41	307.15	406.64	456.38			51	19.17	175.48	217.17	258.87	342.26	383.95		
24.44	221.33	274.49	327.64	433.96	487.11			52	20.46	186.70	231.20	275.70	364.70	409.20		
26.31	237.60	294.82	352.05	466.49	523.72			53	22.04	200.45	248.39	296.32	392.20	440.13		
28.37	255.52	317.22	378.93	502.34	564.04			54	23.28	211.24	261.87	312.50	413.77	464.41		
30.55	274.49	340.93	407.38	540.27	606.72			55	25.12	227.24	281.88	336.52	445.79	500.42		
32.73	293.45	364.64	435.83	578.20				56	27.08	244.30	303.20	362.09	479.89			
36.07	322.51	400.96	479.41	636.32				57	29.57	265.96	330.27	394.59	523.22			
38.50	343.65	427.39	511.13	678.60				58	32.28	289.54	359.75	429.95	570.37			
40.17	358.18	445.55	532.92	707.66				59	35.21	315.03	391.61	468.19	621.35			
41.49	369.66	459.90	550.14	730.63				60	38.40	342.78	426.30	509.82	676.86			

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 ROP offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- *Child Rider (First \$5,000 of Child Rider coverage is at no-cost for face amounts of \$100,000 or more.)*
- *No-cost built-in Terminal Illness Accelerated Benefit Rider*



male TOBACCO (BAND 2)

female TOBACCO (BAND 2)

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						
	\$100,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	\$300,000			\$100,000	\$125,000	\$150,000	\$200,000	\$225,000	\$250,000	\$300,000
13.81	128.85	158.88	188.92	248.99	279.03	309.07	369.14	25	12.16	114.49	140.94	167.39	220.28	246.73	273.18	326.08
14.26	132.76	163.78	194.79	256.82	287.84	318.86	380.89	26	12.78	119.89	147.68	175.48	231.07	258.87	286.67	342.26
14.50	134.85	166.39	197.93	261.00	292.54	324.08	387.15	27	13.12	122.84	151.38	179.92	236.99	265.52	294.06	351.13
14.76	137.11	169.22	201.32	265.52	297.63	329.73	393.94	28	13.36	124.93	153.99	183.05	241.16	270.22	299.28	357.40
15.03	139.46	172.15	204.84	270.22	302.91	335.60	400.98	29	13.60	127.02	156.60	186.18	245.34	274.92	304.50	363.66
14.86	137.98	170.30	202.62	267.26	299.58	331.91	396.55	30	13.67	127.63	157.36	187.09	246.56	276.29	306.02	365.49
15.31	141.90	175.20	208.50	275.09	308.39	341.69	408.29	31	13.92	129.80	160.08	190.36	250.91	281.18	311.46	372.01
15.83	146.42	180.85	215.28	284.14	318.57	353.00	421.86	32	14.43	134.24	165.63	197.01	259.78	291.17	322.55	385.32
15.96	147.55	182.27	216.98	286.40	321.12	355.83	425.26	33	14.64	136.07	167.91	199.75	263.44	295.28	327.12	390.80
16.14	149.12	184.22	219.33	289.54	324.64	359.75	429.95	34	14.81	137.55	169.76	201.97	266.39	298.61	330.82	395.24
16.45	151.82	187.59	223.37	294.93	330.71	366.49	438.05	35	15.77	145.90	180.20	214.50	283.10	317.40	351.70	420.30
16.86	155.38	192.05	228.72	302.06	338.73	375.41	448.75	36	16.48	152.08	187.92	223.76	295.45	331.30	367.14	438.83
17.37	159.82	197.60	235.38	310.94	348.72	386.50	462.06	37	16.83	155.12	191.73	228.33	301.54	338.15	374.75	447.96
18.38	168.61	208.58	248.56	328.51	368.49	408.47	488.42	38	17.36	159.73	197.49	235.25	310.76	348.52	386.28	461.80
19.42	177.65	219.89	262.13	346.61	388.85	431.09	515.56	39	18.00	165.30	204.45	243.60	321.90	361.05	400.20	478.50
20.75	189.23	234.36	279.49	369.75	414.88	460.01	550.28	40	19.07	174.61	216.09	257.56	340.52	382.00	423.47	506.43
22.56	204.97	254.04	303.11	401.24	450.31	499.38	597.52	41	20.29	185.22	229.35	273.48	361.75	405.88	450.01	538.27
24.25	219.68	272.42	325.16	430.65	483.39	536.14	641.63	42	21.62	196.79	243.82	290.84	384.89	431.91	478.94	572.98
26.25	237.08	294.17	351.26	465.45	522.54	579.64	693.83	43	23.26	211.06	261.65	312.24	413.42	464.01	514.61	615.79
28.28	254.74	316.25	377.75	500.77	562.28	623.79	746.81	44	25.08	226.90	281.45	335.99	445.09	499.64	554.19	663.29
29.30	263.61	327.34	391.07	518.52	582.25	645.98	773.43	45	27.15	244.91	303.96	363.01	481.11	540.16	599.21	717.32

At the end of the initial 20-year period, the guaranteed cash value will be equal to 100% of 20 annual premiums for ages 25-50 (NT), and 80% of 20 annual premiums for ages 51-60 (NT) and 25-45 (T), so long as premiums are paid when due. If the return-of-premium feature is exercised, this amount (less any outstanding loan) will be paid out as a 'refund', and coverage terminates. Or, this sum can be used as a single premium to continue coverage as a reduced paid-up (RPU) endowment policy on the life of the Insured, to age 95, with no further premiums due. The RPU option can be exercised at any time there is sufficient surrender value, not just at the end of the initial 20-year period.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

*See Page 14 for details.

SIMPLE TERM 20 DLX

20-YEAR SIMPLIFIED ISSUE TERM

ISSUE AGES: 20 – 60
(Age Last Birthday)

FACE AMOUNTS: *Minimum:* \$25,000
Maximum: \$50,000

RATE CLASSES: Non-Tobacco/Tobacco

BUILT-IN RATING: 8 Tables

ANNUAL POLICY FEE: \$100 (commissionable)

MODAL FACTORS:

SEMI-ANNUAL: .515

QUARTERLY: .260

MONTHLY EFT: .087

Ideal product for clients insulin-dependent diabetes.*

male NON-TOBACCO

female NON-TOBACCO

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount					
	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
5.48	20.62	23.00	25.39	27.77	30.15	32.54	20	4.27	17.99	19.84	21.70	23.56	25.42	27.27
5.63	20.95	23.39	25.84	28.29	30.74	33.19	21	4.36	18.18	20.08	21.98	23.87	25.77	27.67
5.79	21.29	23.81	26.33	28.85	31.37	33.89	22	4.47	18.42	20.37	22.31	24.26	26.20	28.14
5.96	21.66	24.26	26.85	29.44	32.03	34.63	23	4.61	18.73	20.73	22.74	24.74	26.75	28.75
6.17	22.12	24.80	27.49	30.17	32.86	35.54	24	4.79	19.12	21.20	23.29	25.37	27.45	29.54
6.41	22.64	25.43	28.22	31.01	33.80	36.58	25	4.97	19.51	21.67	23.83	26.00	28.16	30.32
6.63	23.12	26.00	28.89	31.77	34.66	37.54	26	5.16	19.92	22.17	24.41	26.66	28.90	31.15
6.86	23.62	26.60	29.59	32.57	35.56	38.54	27	5.37	20.38	22.72	25.05	27.39	29.72	32.06
7.13	24.21	27.31	30.41	33.51	36.61	39.72	28	5.59	20.86	23.29	25.72	28.15	30.58	33.02
7.46	24.93	28.17	31.42	34.66	37.91	41.15	29	5.82	21.36	23.89	26.42	28.95	31.49	34.02
7.92	25.93	29.37	32.82	36.26	39.71	43.15	30	6.09	21.95	24.59	27.24	29.89	32.54	35.19
8.46	27.10	30.78	34.46	38.14	41.82	45.50	31	6.53	22.90	25.74	28.58	31.42	34.26	37.11
9.10	28.49	32.45	36.41	40.37	44.33	48.29	32	7.06	24.06	27.13	30.20	33.27	36.34	39.41
9.65	29.69	33.89	38.08	42.28	46.48	50.68	33	7.49	24.99	28.25	31.51	34.77	38.02	41.28
10.17	30.82	35.24	39.67	44.09	48.52	52.94	34	7.90	25.88	29.32	32.76	36.19	39.63	43.07
10.74	32.06	36.73	41.40	46.08	50.75	55.42	35	8.33	26.82	30.44	34.06	37.69	41.31	44.94
11.35	33.39	38.32	43.26	48.20	53.14	58.07	36	8.79	27.82	31.64	35.47	39.29	43.11	46.94
11.96	34.71	39.92	45.12	50.32	55.52	60.73	37	9.28	28.88	32.92	36.96	40.99	45.03	49.07
12.43	35.74	41.14	46.55	51.96	57.36	62.77	38	9.64	29.67	33.86	38.05	42.25	46.44	50.63
12.90	36.76	42.37	47.98	53.59	59.20	64.82	39	10.00	30.45	34.80	39.15	43.50	47.85	52.20
13.45	37.95	43.80	49.66	55.51	61.36	67.21	40	10.43	31.39	35.92	40.46	45.00	49.53	54.07
14.40	40.02	46.28	52.55	58.81	65.08	71.34	41	11.16	32.97	37.83	42.68	47.54	52.39	57.25
15.38	42.15	48.84	55.53	62.22	68.91	75.60	42	11.92	34.63	39.81	45.00	50.18	55.37	60.55
16.38	44.33	51.45	58.58	65.70	72.83	79.95	43	12.69	36.30	41.82	47.34	52.86	58.38	63.90
17.45	46.65	54.24	61.84	69.43	77.02	84.61	44	13.52	38.11	43.99	49.87	55.75	61.63	67.51
18.69	49.35	57.48	65.61	73.74	81.87	90.00	45	14.50	40.24	46.55	52.85	59.16	65.47	71.78
19.97	52.13	60.82	69.51	78.20	86.88	95.57	46	15.47	42.35	49.08	55.81	62.54	69.27	75.99
21.48	55.42	64.76	74.11	83.45	92.79	102.14	47	16.65	44.91	52.16	59.40	66.64	73.88	81.13
22.65	57.96	67.82	77.67	87.52	97.37	107.23	48	17.55	46.87	54.51	62.14	69.77	77.41	85.04
24.00	60.90	71.34	81.78	92.22	102.66	113.10	49	18.61	49.18	57.27	65.37	73.46	81.56	89.65
25.04	63.16	74.05	84.95	95.84	106.73	117.62	50	19.41	50.92	59.36	67.80	76.25	84.69	93.13
26.63	66.62	78.20	89.79	101.37	112.96	124.54	51	20.64	53.59	62.57	71.55	80.53	89.51	98.48
28.31	70.27	82.59	94.90	107.22	119.53	131.85	52	21.95	56.44	65.99	75.54	85.09	94.63	104.18
30.67	75.41	88.75	102.09	115.43	128.77	142.11	53	23.77	60.40	70.74	81.08	91.42	101.76	112.10
32.92	80.30	94.62	108.94	123.26	137.58	151.90	54	25.07	63.23	74.13	85.04	95.94	106.85	117.75
34.92	84.65	99.84	115.03	130.22	145.41	160.60	55	26.44	66.21	77.71	89.21	100.71	112.21	123.71
37.00	89.18	105.27	121.37	137.46	153.56	169.65	56	27.95	69.49	81.65	93.81	105.97	118.12	130.28
39.09	93.72	110.72	127.73	144.73	161.74	178.74	57	29.61	73.10	85.98	98.86	111.74	124.62	137.50
41.21	98.33	116.26	134.18	152.11	170.04	187.96	58	31.41	77.02	90.68	104.34	118.01	131.67	145.33
43.37	103.03	121.90	140.76	159.63	178.49	197.36	59	33.32	81.17	95.67	110.16	124.65	139.15	153.64
45.58	107.84	127.66	147.49	167.32	187.15	206.97	60	35.32	85.52	100.89	116.25	131.61	146.98	162.34

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.
*Must otherwise qualify.

Simple Term 20 DLX offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- Child Rider
- Accidental Death Benefit (minimum base face \$25,000)
- No-cost built-in Terminal Illness Accelerated Benefit Rider



male TOBACCO

female TOBACCO

Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount						ISSUE AGE	Annual Rate per \$1,000	Monthly EFT Premiums By Face Amount					
	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000			\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
7.53	25.08	28.35	31.63	34.90	38.18	41.46	20	6.47	22.77	25.59	28.40	31.22	34.03	36.84
7.64	25.32	28.64	31.96	35.29	38.61	41.93	21	6.57	22.99	25.85	28.71	31.56	34.42	37.28
7.76	25.58	28.95	32.33	35.70	39.08	42.46	22	6.69	23.25	26.16	29.07	31.98	34.89	37.80
7.92	25.93	29.37	32.82	36.26	39.71	43.15	23	6.85	23.60	26.58	29.56	32.54	35.52	38.50
8.17	26.47	30.02	33.58	37.13	40.69	44.24	24	7.06	24.06	27.13	30.20	33.27	36.34	39.41
8.53	27.25	30.96	34.67	38.38	42.09	45.81	25	7.28	24.53	27.70	30.87	34.03	37.20	40.37
8.86	27.97	31.82	35.68	39.53	43.39	47.24	26	7.54	25.10	28.38	31.66	34.94	38.22	41.50
9.23	28.78	32.79	36.81	40.82	44.84	48.85	27	7.81	25.69	29.08	32.48	35.88	39.28	42.67
9.58	29.54	33.70	37.87	42.04	46.21	50.37	28	8.10	26.32	29.84	33.36	36.89	40.41	43.94
9.94	30.32	34.64	38.97	43.29	47.62	51.94	29	8.40	26.97	30.62	34.28	37.93	41.59	45.24
10.32	31.15	35.64	40.12	44.61	49.10	53.59	30	8.73	27.69	31.49	35.28	39.08	42.88	46.68
10.73	32.04	36.71	41.37	46.04	50.71	55.38	31	9.08	28.45	32.40	36.35	40.30	44.25	48.20
11.16	32.97	37.83	42.68	47.54	52.39	57.25	32	9.43	29.21	33.31	37.41	41.52	45.62	49.72
11.73	34.21	39.32	44.42	49.52	54.62	59.73	33	9.80	30.02	34.28	38.54	42.80	47.07	51.33
12.40	35.67	41.06	46.46	51.85	57.25	62.64	34	10.21	30.91	35.35	39.79	44.23	48.67	53.11
13.18	37.37	43.10	48.83	54.57	60.30	66.03	35	10.62	31.80	36.42	41.04	45.66	50.28	54.90
13.83	38.78	44.80	50.81	56.83	62.84	68.86	36	11.28	33.23	38.14	43.05	47.95	52.86	57.77
14.61	40.48	46.83	53.19	59.54	65.90	72.25	37	11.80	34.37	39.50	44.63	49.76	54.90	60.03
15.47	42.35	49.08	55.81	62.54	69.27	75.99	38	12.44	35.76	41.17	46.58	51.99	57.40	62.81
16.35	44.26	51.37	58.49	65.60	72.71	79.82	39	13.32	37.67	43.47	49.26	55.05	60.85	66.64
17.31	46.35	53.88	61.41	68.94	76.47	84.00	40	14.32	39.85	46.08	52.30	58.53	64.76	70.99
18.54	49.02	57.09	65.15	73.22	81.28	89.35	41	15.25	41.87	48.50	55.14	61.77	68.40	75.04
20.03	52.27	60.98	69.69	78.40	87.12	95.83	42	16.16	43.85	50.88	57.91	64.94	71.97	79.00
21.65	55.79	65.21	74.62	84.04	93.46	102.88	43	17.18	46.07	53.54	61.01	68.49	75.96	83.43
23.52	59.86	70.09	80.32	90.55	100.78	111.01	44	18.07	48.00	55.86	63.72	71.58	79.44	87.30
25.51	64.18	75.28	86.38	97.47	108.57	119.67	45	18.96	49.94	58.19	66.43	74.68	82.93	91.18
28.31	70.27	82.59	94.90	107.22	119.53	131.85	46	20.27	52.79	61.60	70.42	79.24	88.06	96.87
31.03	76.19	89.69	103.19	116.68	130.18	143.68	47	21.79	56.09	65.57	75.05	84.53	94.01	103.49
34.01	82.67	97.47	112.26	127.05	141.85	156.64	48	23.42	59.64	69.83	80.01	90.20	100.39	110.58
36.77	88.67	104.67	120.66	136.66	152.65	168.65	49	25.17	63.44	74.39	85.34	96.29	107.24	118.19
39.11	93.76	110.78	127.79	144.80	161.82	178.83	50	27.14	67.73	79.54	91.34	103.15	114.95	126.76
41.40	98.75	116.75	134.76	152.77	170.78	188.79	51	29.17	72.14	84.83	97.52	110.21	122.90	135.59
43.93	104.25	123.36	142.47	161.58	180.69	199.80	52	31.31	76.80	90.42	104.04	117.66	131.28	144.90
47.22	111.40	131.94	152.48	173.03	193.57	214.11	53	33.74	82.08	96.76	111.44	126.12	140.79	155.47
50.32	118.15	140.04	161.92	183.81	205.70	227.59	54	35.88	86.74	102.35	117.95	133.56	149.17	164.78
53.83	125.78	149.20	172.61	196.03	219.44	242.86	55	38.37	92.15	108.85	125.54	142.23	158.92	175.61
57.63	134.05	159.11	184.18	209.25	234.32	259.39	56	41.01	97.90	115.74	133.58	151.41	169.25	187.09
61.30	142.03	168.69	195.36	222.02	248.69	275.36	57	43.93	104.25	123.36	142.47	161.58	180.69	199.80
65.17	150.44	178.79	207.14	235.49	263.84	292.19	58	47.09	111.12	131.60	152.09	172.57	193.06	213.54
69.41	159.67	189.86	220.05	250.25	280.44	310.63	59	50.84	119.28	141.39	163.51	185.62	207.74	229.85
74.62	171.00	203.46	235.92	268.38	300.84	333.30	60	54.71	127.69	151.49	175.29	199.09	222.89	246.69

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply. *See Page 15 for details.

SIMPLE TERM 20/30 SIMPLIFIED ISSUE TERM

TOTAL AND PERMANENT DISABILITY BENEFIT

(WAIVER OF PREMIUM): premiums waived during total and permanent disability up to the policy anniversary nearest the Insured's 60th birthday. See Page 18 for rates per thousand. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, if any, or on the policy anniversary nearest the Insured's attained age 60.*

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of \$5,000 (max 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, if the Insured commits suicide within two years of the rider effective date, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the policy anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.* **First \$5,000 of Child Rider coverage is at no charge for base policy face amounts of \$100,000 or more.**

ACCIDENTAL DEATH BENEFIT RIDER: provides a benefit in addition to the base policy benefit should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary or involuntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See Page 18 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face amount for base policy and ADB rider is \$25,000 each. Max ADB rider not to exceed lesser of base policy face amount or \$200,000.*

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT

RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

SIMPLE TERM 20 ROP

SIMPLIFIED ISSUE RETURN-OF-PREMIUM TERM

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of \$5,000 (max is 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the policy anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.* **First \$5,000 of Child Rider coverage is at no charge for base policy face amounts of \$100,000 or more.**

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT

RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

**All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.*

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

SIMPLE TERM 20 DLX

SIMPLIFIED ISSUE TERM

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of \$5,000 (max is 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, if the Insured commits suicide within two years of the rider effective date, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the policy anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.*

ACCIDENTAL DEATH BENEFIT RIDER: provides a benefit in addition to the base policy benefit should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary or involuntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See Page 18 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face amount for base policy and ADB rider is \$25,000 each. Max ADB rider is base policy face amount.*

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

**All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.*



simple term 20 ROP AND reduced paid up (RPU) INSURANCE



How RPU **benefits your clients:**

There's no need to provide evidence of insurability to exercise the RPU option, even if there have been adverse changes in health.

By exercising the RPU option, your client's coverage continues. Although it's a lower face amount, it still provides a death benefit for loved ones.

The RPU policy can also supplement coverage your clients may have purchased for other needs – it simply adds more coverage for which no premiums are due.

To calculate the RPU policy face amount, divide the surrender value by the net single premium (NSP) per thousand from the table (based on attained age and tobacco use), then multiply by 1,000. NSPs are based on the Insured's attained age. The actual face amount may vary due to rounding.

Other Simple Term 20 ROP policy options include continuing coverage at annually increasing premium rates after the level premium period or surrendering the policy for cash.

Notes:

Exercising the RPU option continues coverage at a reduced face amount. Surrendering a Simple Term 20 ROP policy for cash terminates coverage.

Examples shown are at the end of 20 years – the RPU option can be exercised during any policy year in which there is adequate surrender value. RPU face amount calculation will be based on surrender value at the time of RPU election.

male

female

Net Single Premiums		ISSUE AGE	Net Single Premiums	
Non-Tobacco	Tobacco		Non-Tobacco	Tobacco
275.80	343.20	46	249.48	318.88
284.75	353.69	47	258.02	329.14
294.01	364.46	48	266.83	339.64
303.57	375.51	49	275.94	350.39
313.45	386.84	50	285.34	361.38
323.62	398.44	51	295.02	372.62
334.08	410.29	52	304.97	384.08
344.80	422.40	53	315.19	395.78
355.79	434.75	54	325.66	407.71
367.06	447.33	55	336.38	419.85
378.64	460.13	56	347.38	432.19
390.56	473.12	57	358.68	444.71
402.82	486.29	58	370.29	457.40
415.44	499.60	59	382.23	470.24
428.41	513.02	60	394.49	483.20
441.70	526.52	61	407.09	496.28
455.27	540.04	62	420.01	509.43
469.09	553.55	63	433.24	522.66
483.17	567.02	64	446.79	535.93
497.48	580.43	65	460.64	549.23
512.04	593.75	66	474.82	562.56
526.86	606.99	67	489.32	575.90
541.94	620.15	68	504.16	589.26
557.26	633.24	69	519.34	602.65
572.81	646.22	70	534.83	616.08
588.53	659.03	71	550.64	629.52
604.37	671.62	72	566.71	642.99
620.28	683.92	73	583.02	656.53
636.21	695.92	74	599.55	670.16
652.13	707.66	75	616.25	683.85
668.03	719.20	76	633.11	697.60
683.92	730.64	77	650.08	711.41
699.79	742.10	78	667.15	725.27
715.63	753.64	79	684.24	739.18
731.41	765.31	80	701.27	753.04

examples:

Premiums provide 100% ROP at Band 2 Simple Term 20 ROP

32 Male Non-Tobacco

\$125,000 Simple Term 20 ROP Face Amount (Band 2)

\$30,550 Surrender Value

$$\frac{\$30,550}{\$334.08 \text{ (NSP for attained age 52 M NT)}} \times 1,000 = \$91,445.16$$

Premiums provide 80% ROP at Band 1 Simple Term 20 ROP

32 Male Non-Tobacco

\$50,000 Simple Term 20 Face Amount (Band 1)

\$12,400 Surrender Value

$$\frac{\$12,400}{\$334.08 \text{ (NSP for attained age 52 M NT)}} \times 1,000 = \$37,116.86$$

rider/benefit PREMIUM RATES

Total and Permanent Disability Benefit*

(Waiver of Premium)

SI TERM 20			SI TERM 30		
Age	Issue Age Rate	Attained Age Rate	Age	Issue Age Rate	Attained Age Rate
20	0.18		20	0.24	
21	0.18		21	0.24	
22	0.18		22	0.24	
23	0.18		23	0.24	
24	0.18		24	0.24	
25	0.18		25	0.24	
26	0.18		26	0.24	
27	0.18		27	0.25	
28	0.18		28	0.26	
29	0.18		29	0.26	
30	0.18		30	0.27	
31	0.18		31	0.27	
32	0.18		32	0.29	
33	0.20		33	0.33	
34	0.20		34	0.33	
35	0.22		35	0.37	
36	0.23		36	0.40	
37	0.25		37	0.44	
38	0.26		38	0.47	
39	0.30		39	0.55	
40	0.33	0.33	40	0.62	
41	0.37	0.37	41	0.69	
42	0.40	0.40	42	0.74	
43	0.45	0.45	43	0.83	
44	0.49	0.49	44	0.90	
45	0.56	0.56	45	1.01	
46	0.69	0.69	46	1.26	
47	0.79	0.79	47	1.44	
48	0.91	0.91	48	1.65	
49	1.10	1.10	49	1.85	
50	1.24	1.24	50	2.07	1.24
51	1.73	1.73	51	2.33	1.73
52	2.19	2.19	52	2.61	2.19
53	2.69	2.69	53	2.93	2.69
54	3.37	3.37	54	3.29	3.37
55	4.07	4.07	55	3.66	4.07
56		4.96	56		4.96
57		5.45	57		5.45
58		6.31	58		6.31
59		8.12	59		8.12

*Not available on Simple Term 20 ROP or Simple Term 20 DLX.

CHILD RIDER

\$25 annual premium per unit of \$5,000 (max rider face = 4 units).

If Waiver of Premium is on the base policy, add **\$2** for each paid unit of Child Rider (up to \$8) to the Child Rider annual premium rate.

ACCIDENTAL DEATH BENEFIT*

Age	Rate Per Thousand
20-32	\$1.25
33-45	\$1.50
46-56	\$1.75
57-60	\$2.00

*Not available on Simple Term 20 ROP.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087

Minimum Modal Premium: \$20 (unless premiums paid via Monthly EFT mode)

Policy Fee For All Term Plans: \$100 annually (commissionable)

PREMIUM CALCULATION EXAMPLES:

SIMPLE TERM 20

55 M NT
\$25,000 face
 WP
 \$5,000 CR
 Monthly EFT

\$15.31	Rate/1,000
+ 4.07	WP Rate
\$19.38	
x 25.00	Face/1,000
\$484.50	
+ 100.00	Policy Fee
\$584.50	
+ 25.00	CR
+ 2.00	CR WP
\$611.50	Annual Premium
x .087	Mode Factor
\$53.20	Monthly EFT

SIMPLE TERM 30

40 M T
\$45,000 face
 \$45,000 ADB
 Semi-Annual

\$11.69	Rate/1,000
+ 1.50	ADB Rate
\$13.19	
x 45.00	Face/1,000
\$593.55	
+ 100.00	Policy Fee
\$693.55	Annual Premium
x .515	Mode Factor
\$357.18	Semi-Annual

SIMPLE TERM 20 ROP*

35 M NT
\$100,000 face (Band 2)
 \$10,000 CR (\$5,000 is free)
 Quarterly

\$12.17	Rate/1,000
x 100	Face/1,000
\$1,217.00	
+ 100.00	Policy Fee
\$1,317.00	
+ 25.00	1 Unit CR
\$1,342.00	Annual Premium
x .260	Mode Factor
\$348.92	Quarterly

What can I buy?

Premium Requested: \$30/Month
Product: Simple Term 20 DLX
Sex: Female
Age: 30
Nicotine: No
Payment Mode: Monthly EFT
Policy Fee: \$100
Rate per \$1,000: **\$6.09**

Face Amount Calculation Example:

Step 1: Premium Commitment ÷ Modal Factor
 $\$30 \div .087 = 344.8276$

Step 2: Subtract Policy Fee
 $344.8276 - \$100 = 244.8276$

Step 3: Divide by Rate per \$1,000
 $244.8276 \div \$6.09 = 40.2016$

Step 4: Multiply by \$1,000
 $40.2016 \times 1,000 = 40,201.60$

Face Amount Result: **\$40,202**

* Due to rounding, system calculations may differ slightly.

simplified UNDERWRITING

NON-TOBACCO DEFINITION:

No nicotine replacement, smoking or tobacco products including, but not limited to: nicotine gum, patch or pills, cigarettes, cigars, chew, pipe, e-cigarettes or vape within the past 12 months.

MEDICAL EXAMINATIONS/ BODILY FLUIDS TESTING:

No routine exams or lab testing required. UHL/UFFL reserves the right, however, to order such requirements, at the underwriter's discretion.

ATTENDING PHYSICIAN STATEMENTS (APS):

Based on the proposed insured's medical history, MIB information, or pharmacy report, an APS may be necessary. Agents will be asked to provide the APS at the client's expense. APSs accepted only if provided by the physician/medical provider in a sealed envelope or faxed directly from the provider's office. See Page 22 for details.

FOREIGN NATIONALS:

Applications accepted on individuals who are not naturalized US citizens provided they are here legally and on a permanent basis. Must possess a social security number, a valid Visa or Green Card, and have resided in the US for the past two years.

⁴State variations may apply.

Maximum face amount guidelines apply to the same Insured across all lines for products included in the term and final expense portfolios.

MILITARY RISKS:

Applications accepted on individuals currently serving in the military in a non-combat unit provided they have not been alerted for combat duty or are not serving in a hazardous area. Complete Military Personnel Financial Services Disclosure and submit with application. Forms: 200-673 (UHL); 18-673 (UFFL).

STRANGER-OWNED LIFE INSURANCE (STOLI):

Applications will not be accepted for which any agreement or understanding exists that provides for any party to obtain an interest in any policy issued on the Proposed Insured who does not have an insurable interest in the life of the Proposed Insured.⁴

MALE/FEMALE BUILD CHART FOR SIMPLIFIED ISSUE TERM:

Weight Cannot Exceed The Following:		
Height	Simple Term 20, Simple Term 30, Simple Term 20 ROP	Simple Term 20 DLX
5'0"	210 lbs	240 lbs
5'4"	240 lbs	270 lbs
5'8"	270 lbs	305 lbs
6'0"	305 lbs	340 lbs
6'4"	340 lbs	385 lbs

APP SUBMISSION TIPS

COVER MEMO:

- Legibly complete **all** sections, including:
 - Agent information.
 - How app was taken.
 - If the policy is to be mailed to the Agent or Policyowner.
 - Any special instructions.

APPLICATION:

- Legibly complete all sections.
- Do not leave anything blank.
- Be as descriptive as possible.
- Clearly check answer boxes.
- Clearly note product applied for, face amount, payment mode, and premium amount.

- Required signatures include Proposed Insured, Policyowner (if different), and Agent.
- Basic Eligibility Requirement: Proposed Insured required to have mental capacity to answer the application questions, sign the application, have an attending physician, must have been seen within the past three years and to list physician's name and contact information on the application.

PREMIUM:

- Premiums may be paid via check, bank draft, or money order.
Cash is not accepted.

- A completed, signed authorization form for bank drafts is required.
- Must include a completed, signed EFT authorization form with bank name, routing and account numbers for the Home Office to draft premiums.

APPLICATION RECEIPT/ FAIR CREDIT REPORTING ACT:

- Completed, signed application receipt is required if premium is collected.
- The Fair Credit Reporting Act/MIB Notice **must** be provided to the proposed insured at the time the application is taken.

UHL/UFFL OPPORTUNITY

WHY UHL/UFFL?

- **eApp with point-of-sale decisioning available for all term products**
- **Quick** issue and **quick** to pay commissions.
- Annualized 1st-year commissions **paid daily**.
- Incentive trips.
- **Over three decades** in the simplified issue market.
- **Initial premium** can be **drafted**.
- **Fully commissionable policy fees**.
- Marketing materials for use with consumers.
- Seasoned underwriters.
- App can be taken over the phone.
- Free \$5,000 Child Rider on face amounts of \$100,000 or more.

ON THE AGENT PORTAL - 24/7:

- Launch term eApp.
- Track app status.
- Download applications, forms, and marketing materials.
- Online quoting engine.
- Track Performance Metrics - persistency/placement, production, trip status, debit balance.
- View daily commission activity and monthly commission statements.
- Download reports for agents in your hierarchy.
- If applicable, send contracts to prospective agents.
- Update your contact information.



app SUBMISSION:

FAX TO:

317-692-7711

MAIL TO:

United Home Life Ins Co.
Attn: New Business
PO Box 7192
Indianapolis, IN 46207-7192

OVERNIGHT:

United Home Life Ins Co.
Attn: New Business
225 South East Street
Indianapolis, IN 46202
317-692-7979



APS GUIDELINES/PROCEDURES

If, after review of the application and underwriting requirements, the underwriter needs an Attending Physician Statement in order to make a determination of eligibility for our life insurance products, we will let you know. The underwriter will advise the name of the physician and the time frame that records are needed.

Your client would then **request the APS** from their physician, and the **cost would be at your client's expense**.

NOTE: We will *only* accept an APS via fax **directly from the provider's office or in an envelope sealed by the provider if sent by USPS or overnight mail**. The fax number to which an APS should be sent is 317-692-7636.

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