

# PRODUCTS AT A GLANCE



FINAL EXPENSE (OLDER AGE)		PRODUCT TYPE: Whole Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options
UNDERWRITING		AVAILABLE RIDERS			
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check		Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness		IMD only: Confined Care Nursing Home Waiver of Premium	

FINAL EXPENSE (YOUNGER AGE)		PRODUCT TYPE: Whole Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Mobile Quoter / App Voice / Email / Text Signature Options
UNDERWRITING		AVAILABLE RIDERS			
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check		Level Term Rider Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium	

EXPRESS UL*		PRODUCT TYPE: Flexible Premium Adjustable Universal Life			
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES
Non-Tobacco 15 - 75 Tobacco 18 - 75 Age Nearest Birthday	\$25,000 or \$20 Monthly (excluding riders)	\$500,000		No Modal Factors	Mobile Quoter / App Voice / Email / Text Signature Options
UNDERWRITING		AVAILABLE RIDERS			
Simplified Issue No Exam MIB Check & Script Check PHI required ages 65+		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Confined Care		Disability Income Rider Family Insurance Agreement Terminal Illness Waiver of Premium	

SECURELIFE PLUS**		PRODUCT TYPE: Flexible Premium Universal Life				
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		MODAL FACTORS	MOBILE CAPABILITIES	
Non-Tobacco 0 - 80 Preferred Non-Tobacco 18 - 80 Tobacco 18 - 80 Age Nearest Birthday	Standard WA & CA Standard Preferred	\$10,000 \$25,000 \$100,000	N/A		No Modal Factors	Mobile App
UNDERWRITING		AVAILABLE RIDERS				
Non Med & No PHI for ages 18-65 up to \$99,999  Fully Underwritten \$100,000 & up		Accelerated Benefit Endorse N/T preferred age 18 Accidental Death Benefit Additional Insured Children's Insurance Agreement Confined Care		Disability Income Rider Level Term Waiver Monthly Deduction Waiver Specified Premium Waiver of Surrender Charge		

\* 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 loan 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 loan is 8% payable in arrears.

<b>EASY TERM</b>					<b>PRODUCT TYPE: 10, 20 &amp; 30 Year Term; 20 &amp; 30 Year Term w/ ROP</b>				
<b>ISSUES AGE</b>			<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>	
10 Year 18 - 70	20 Year ROP 18 - 60		\$25,000 or \$15 Monthly (whichever is greater)	Ages 18 - 45	\$500,000	Monthly:	0.094	Point-of-sale Decision	
20 Year 18 - 65	30 Year ROP 18 - 50			Ages 46 +	\$300,000	Quarterly:	0.273	Mobile Quoter / App	
30 Year 18 - 55	Tobacco ROP 18 - 40					Semi-Annual:	0.537	Voice / Email / Text Signature Options	
Age Nearest Birthday									
<b>UNDERWRITING</b>			<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider		Terminal Illness Wavier of Premium Wavier of Premium Unemployment		

<b>HOME PROTECTOR</b>					<b>PRODUCT TYPE: 15, 20, 25 &amp; 30 Year Term; 20, 25 &amp; 30 Term w/ ROP</b>				
<b>ISSUES AGE</b>			<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>	
15 Year 20 - 65	20 Tobacco ROP 20 - 60		\$25,000 or \$25 Monthly (whichever is greater)	Ages 20 - 45	\$500,000	Monthly:	0.088	Point-of-sale Decision	
20 Year 20 - 60	25 Tobacco ROP 20 - 55			Ages 46 +	\$300,000	Quarterly:	0.262	Mobile Quoter / App	
25 Year 20 - 55	30 Tobacco ROP 20 - 50					Semi-Annual:	0.519	Voice / Email / Text Signature Options	
30 Year 20 - 50 Age Last Birthday									
<b>UNDERWRITING</b>			<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider Level Term		Terminal Illness Wavier of Premium Wavier of Premium Unemployment		

<b>TERM MADE SIMPLE</b>					<b>PRODUCT TYPE: 10, 15, 20 &amp; 30 Year Term</b>				
<b>ISSUES AGE</b>			<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>	
10 Year 18 - 75	20 Year 18 - 65		\$50,000 or \$20 Monthly (whichever is greater)	\$500,000		Monthly:	0.09	Point-of-sale Decision	
15 Year 18 - 70	30 Year 18 - 55					Quarterly:	0.265	Mobile Quoter / App	
Age Last Birthday								Semi-Annual:	0.52
<b>UNDERWRITING</b>			<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider		Terminal Illness Wavier of Premium Wavier of Premium Unemployment		

<b>SAFECARE TERM</b>					<b>PRODUCT TYPE: Level Term Insurance to age 95</b>				
<b>ISSUES AGE</b>			<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>	
10-Year 18 - 75	20-Year ROP 18 - 60		\$25,000 or \$25 Monthly (whichever is greater)	\$500,000		Monthly:	0.090	Point-of-sale Decision	
15-Year 18 - 70	30-Year ROP 18 - 50					Quarterly:	0.265	Mobile Quoter / App	
20-Year 18 - 65						Semi-Annual:	0.520	Voice / Email / Text Signature Options	
30-Year 18 - 55 Age Last Birthday									
<b>UNDERWRITING</b>			<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam PHI All applicants 65+ MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Children's Insurance Agreement Chronic Illness		Confined Care Critical Illness Disability Income Rider Level Term Rider		Terminal Illness Wavier of Premium Wavier of Premium Unemployment		

<b>FINANCIAL LIFELINE (I, II, &amp; III)*</b>		<b>PRODUCT TYPE: Modified Whole Life w/ Annuity Rider</b>		
<b>ISSUES AGE</b>	<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>	<b>MODAL FACTORS</b>	<b>MOBILE CAPABILITIES</b>
0 - 65 Age Last Birthday	\$25 Monthly Base Premium	\$150,000	No Modal Factor	Mobile Quoter / App Email Signature Option
<b>UNDERWRITING</b>	<b>AVAILABLE RIDERS</b>			
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit (N/A on III) Beneficiary Guaranteed Insurability Bonus Master Children's Insurance Agreement (N/A on III) Confined Care (N/A on III) Family Insurance Agreement	Flex Annuity Plus Flexible Premium Deferred Annuity Guaranteed Add'l Purchase Option 10-YEAR TERM Terminal Illness Wavier of Premium (N/A on III)	I ONLY: Accident Only Total Disability Benefit Disability Income Rider Grandchildren's Insurance Agreement Guaranteed Insurability	

<b>OLIC</b>		<b>PRODUCT TYPE: 10, 15 &amp; 20 Year Term</b>		
<b>ISSUES AGE</b>	<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>	<b>MODAL FACTORS</b>	<b>MOBILE CAPABILITIES</b>
10 - 15 Year Term    18 - 70 20 Year Term        18 - 65 Age Nearest Birthday	\$100,000	N/A	Monthly:            0.0875 Quarterly:         0.265 Semi-Annual:      0.52	N/A
<b>UNDERWRITING</b>	<b>AVAILABLE RIDERS</b>			
Utilizes Age / Amount Non-med Limit Guidelines MIB Check	Accidental Death Benefit Accidental Death Benefit Endorsement Children's Insurance Agreement	Disability Income Rider Family Insurance Agreement Wavier of Premium		

<b>SECURITY PROTECTOR</b>		<b>PRODUCT TYPE: 20 &amp; 30 Year Term w/ ADB</b>		
<b>ISSUES AGE</b>	<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>	<b>MODAL FACTORS</b>	<b>MOBILE CAPABILITIES</b>
20 Year            30 Year 51 - 60            20 - 50 Age Last Birthday	\$1,000 Term	w/choice of ADB Amount: \$100,000 \$200,000 \$300,000	Monthly:            0.093 Quarterly:         0.270 Semi-Annual:      0.530	Mobile Quoter / App Voice / Email / Text Signature Options
<b>UNDERWRITING</b>	<b>AVAILABLE RIDERS</b>			
Simplified Issue No Exam MIB Check & Script Check Standard through Table 6	Accidental Death Benefit			

<b>GUARANTEED GUARDIAN</b>		<b>PRODUCT TYPE: Whole Life</b>		
<b>ISSUES AGE</b>	<b>MINIMUM FACE AMOUNT</b>	<b>MAXIMUM FACE AMOUNT</b>	<b>MODAL FACTORS</b>	<b>MOBILE CAPABILITIES</b>
0 - 75 Age Nearest Birthday	Refer to Agent Guide	N/A	No Modal Factor	Mobile Quoter / App DocuSign Signature option
<b>UNDERWRITING</b>	<b>AVAILABLE RIDERS</b>			
Utilizes Age / Amount Non-Med Limit Guidelines MIB Check	Accidental Death Benefit Children's Insurance Agreement Disability Income Rider Family Insurance Agreement	Flexible Premium Deferred Annuity Guaranteed Insurability Level Term Rider Waiver of Premium		

\* Death benefit cuts in half at age 65.

<b>SURVIVOR PROTECTOR*</b>		<b>PRODUCT TYPE: Decreasing Term Life w/ Monthly Income Benefit</b>						
<b>ISSUES AGE</b>		<b>MINIMUM FACE AMOUNT</b>		<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>
15-Year	20 - 75	15-Year	\$179	15-Year	\$2,145	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	
20-Year	20 - 70	20-Year	\$145	20-Year	\$1,736			
25-Year	20 - 65	25-Year	\$125	25-Year	\$1,496			
30-Year	20 - 60	30-Year	\$112	30-Year	\$1,340			
To Age 70	20 - 55	To Age 70	Varies, see Agent Guide	To Age 70	Varies, see Agent Guide			
Age Nearest Birthday								
<b>UNDERWRITING</b>		<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Family Insurance Agreement			Family Disability Income Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

<b>OBA**</b>		<b>PRODUCT TYPE: Group Level Term*</b>						
<b>ISSUES AGE</b>		<b>MINIMUM FACE AMOUNT</b>		<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>
18 - 65	Age Last Birthday	Option A	\$ 50,000	\$200,000	No Modal Factor		Mobile Quoter / App w/ Combo Sale Option Voice / Email / Text Signature Options	
		Option B	\$100,000					
		Option C	\$150,000					
		Option D	\$200,000					
<b>UNDERWRITING</b>		<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam MIB Check		Dependent Insurance Children's Insurance Agreement						

<b>SECURITY SOLUTION</b>		<b>PRODUCT TYPE: Participating Whole Life</b>						
<b>ISSUES AGE</b>		<b>MINIMUM FACE AMOUNT</b>		<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>
18 - 72	Age Last Birthday	\$25,000		\$500,000	Monthly:	0.088	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	
					Quarterly:	0.262		
					Semi-Annual:	0.519		
<b>UNDERWRITING</b>		<b>AVAILABLE RIDERS</b>						
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Waiver of Premium Guaranteed Insurability Rider Children's Insurance Agreement		Grandchildren's Insurance Agreement Level Term Flexible Premium Paid-Up Addition			Terminal Illness Chronic Illness Critical Illness Confined Care	

<b>INTELLIGENT CHOICE</b>		<b>PRODUCT TYPE: Flexible Premium Indexed Adjustable Universal Life</b>						
<b>ISSUES AGE</b>		<b>MINIMUM FACE AMOUNT</b>		<b>MAXIMUM FACE AMOUNT</b>		<b>MODAL FACTORS</b>		<b>MOBILE CAPABILITIES</b>
18 - 75	Age Last Birthday	\$25,000		\$500,000	No Modal Factors		Mobile Quoter / App Voice / Email / Text Signature Options	
<b>UNDERWRITING</b>		<b>AVAILABLE RIDERS</b>						
Simplified Issue Standard through Table 4 Accept Reject (no table ratings)		Accidental Death Benefit Accident Only Disability Income Rider Total Disability Benefit Tider Children's Insurance Agreement		Waiver of Monthly Deduction Level Term Insurance (Insured Only) Waiver of Surrender Charges for Partial Withdrawal Rider			Terminal Illness Chronic Illness Critical Illness Confined Care	

\* Convertible while the policy is in-force. 24 month Guarantee.

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