

MORTGAGE PROTECTION <i>*Jet-Issue Express Term</i>	AM - AM <i>SafeCare Term</i> #1 in Ease of Application	MOO <i>Term Life EXPRESS</i>	TLIC <i>Trendsetter LB & Super</i>	AM - AM <i>Senior or Family Choice (MPP)</i>	* AIG * Guaranteed Acceptance
Mortgage Requirement	<i>Waived</i>	<i>Waived</i>	<i>Waived</i>	<i>Waived</i>	<i>Waived</i>
Premium Guarantee and Renewability	Guaranteed fixed to Age 95 <i>Renewable without any evidence of insurability.</i>	Guaranteed fixed to Age 100 <i>Renewable without any evidence of insurability.</i>	Guaranteed fixed to Age 105 <i>Renewable with no evidence of insurability.</i>	Level up to Age 100	Level into their 80's and then Paid Up in Full
Issue Ages = Term Yrs <i>(sweet spot of the bat is Ages of 25-60 at last Birthday)</i> <i>* Maximum issue ages may vary by state and tobacco usage.</i>	18 - 75 --- 10 Yr Level 18 - 70 --- 15 Yr Level 18 - 65 --- 20 Yr Level 18 - 55 --- 30 Yr Level 18 - 60 --- 20 Yr w/ ROP 18 - 50 --- 30 Yr w/ ROP	Non - ROP 18-75 = 10, 15 18-60 = 20 18-50 = 30 <i>***NOTE: Accelerated Living Benefits Available on Only Non-ROP TLE Policies</i>	18 - 70	0 - 85	50 - 80
	18 - 60 --- 20 Yr w/ ROP 18 - 50 --- 30 Yr w/ ROP	ROP 18-50 = 30 <i>***NOTE: Excludes all Accelerated Living Benefits offered only in NON-ROP TLE Policies</i>	No ROP Option		Guaranteed Issue Whole Life

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Coverage Amounts <i>(Death Benefit / Face Amt)</i>	\$25,000 - \$500,000 18 - 75 <i>with a \$25.00 Minimum Monthly Premium excluding riders</i> ***Premium BANDS: <i>Band 1 = \$25,000 to \$249,999</i> <i>Band 2 = \$250,000 - \$500,000</i>	Ages 18-50 = \$25,000 - \$300,000 Ages 51-60 = \$25,000 - \$250,000 Ages 61-70 = \$25,000 - \$150,000	Ages 18-45 = \$25,000 - \$2,000,000 Ages 46-55 = \$25,000 - \$1,000,000 Ages 56-60 = \$25,000 - \$150,000 Ages 61-70 = \$25,000 - \$50,000	\$2,500 - \$35,000 0 - 85 <i>with a \$25.00 Minimum Monthly Premium excluding riders</i>	\$5,000 - \$25,000
Convertible	Yes	Yes	Yes	No	No
Underwriting Class/Options	Preferred Non-Tobacco Standard Non-Tobacco Standard Tobacco <i>through Table 4</i>	Standard NT Standard Tob <i>through Table 4</i>	Preferred Plus Preferred (S/NS) Standard Plus Standard (S/NS) <i>through Table 4</i>	Immediate Day One Level Coverage Graded <i>(30/70/100)</i> ROP <i>(110% of Premiums Paid first 3 Years)</i>	Graded <i>(ROP + 10%)</i>
Table Rates / Table Rate-Up Percentage	n/a	n/a	Yes - Other	n/a	n/a

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Living Benefits (INCLUDED FREE!!)	<p>CONFINED CARE Accelerated Death Benefit Rider ♦ If insured is confined to a Nursing Home at least 30 days, after the policy is issued, you can receive a monthly benefit equal to 2.5% of the face amount of the policy up to \$5,000.</p> <p>CHRONIC ILLNESS Accelerated Death Benefit Rider ♦ If insured is certified as being Chronically Ill by an authorized physician as unable to perform at least two (2) activities of daily living (ADL's), the Owner could elect to accelerate a portion of the Insured's current Death Benefit.</p> <p>TERMINAL ILLNESS Accelerated Death Benefit Rider ♦ Up to 100% of Death Benefit, less administrative fees if certified Terminally Ill with 24 months life expectancy or less (12 months in some states)</p>	<p>♦ Common Carrier Death Benefit Provision *</p> <p>♦ Residential Damage Waiver of Premium Rider</p> <p>♦ Waiver of Premium for Unemployment Provision</p> <p>Accelerated Death Benefits***</p> <p>***NOTE: Only Available on NON-ROP TLE Policies</p> <p>♦ 80% max (minus actuarial adj and Admin Fee) of Death Benefit if a Terminal Illness resulting in death within 12 mos</p> <p>♦ 80% max (minus life expectancy actuarial adj and Admin Fee) if insured has a Chronic Illness and unable to perform 2 of 6 ADLs for 90 straight days.</p>	<p>Terminal Illness ♦ Up to the lesser of 100% of the policy face amount or \$1,500,000 with a minimum of \$5,000 ♦ Means the insured has a medical condition, resulting from bodily injury or disease, or both, and death within 12 months.</p> <p>Chronic Illness ♦ Up to the lesser of 90% of the policy face amount or \$1,500,000, minimum of \$1,000 ♦ Means the insured is unable to perform 2 or more of the 6 ADL's for at least 90 days, or severe cognitive impairment.</p>	<p>CONFINED CARE - Accelerated Death Benefit Rider ♦ If insured is confined to a Nursing Home at least 30 days, after the policy is issued, you can receive a monthly benefit equal to 2.5% of the face amount of the policy up to \$5,000.</p> <p>CHRONIC ILLNESS Accelerated Death Benefit Rider ♦ If insured is certified as being Chronically Ill by an authorized physician as unable to perform at least two (2) activities of daily living (ADL's), the Owner could elect to accelerate a portion of the Insured's current Death Benefit.</p>	<p>Terminal Illness Acceleration Benefit ♦ Up to 50% of Death Benefit within 24 month life expectancy or less ♦ No additional costs.</p> <p>Chronic Illness Acceleration Benefit ♦ Returns 100% of premiums paid, up to 25% of Face Amount ♦ No waiting Period ♦ One-time lump sum payment when insured becomes chronically ill (unable to perform 2 of 6 ADLs) ♦ No additional up-front costs</p>

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Living Benefits (INCLUDED FREE) (continued)		Accelerated Death Benefit ♦ 80% max (minus life expect actuarial adj and Admin Fee) if insured has a Critical Illness certified by a physician as having one or more of the following conditions in the last 12 mos: ▶ Heart Attack ▶ Life-threatening Cancer ▶ Stroke ▶ Kidney failure ▶ Major organ failure ▶ ALS ▶ Dementia / Alzheimer's ▶ Major burns ▶ AIDS ▶ Aortic aneurysm surgery	Critical Illness ♦ Up to the lesser of 90% of the policy face amount or \$1,500,000, minimum of \$2,500 ♦ Means the insured has been dignosed with one of : ▶ Heart Attack ▶ Cancer ▶ Stroke ▶ End-Stage renal failure ▶ Major organ transplant ▶ Paralysis (resulting from specific underlying conditions.) ▶ ALS ▶ Blindness	TERMINAL ILLNESS Accelerated Death Benefit Rider ♦ Up to 100% of Death Benefit, less administrative fees if certified Terminally Ill with 24 months life expenctancy or less (12 months in some states)	

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Optional Riders for Purchase <i>(some restrictions may apply)</i>	<ul style="list-style-type: none"> ◆ Accidental Death Benefit Rider <ul style="list-style-type: none"> ◆ Return of Premium (ROP) <i>(Only available on the 20 or 30 year)</i> ◆ CI (Critical Illness) - Accelerated Living Benefit Rider <i>*Available at 25%, 50% or 100% acceleration of the death benefit. (Up to \$100,000 Critical Illness Benefit)</i> <ul style="list-style-type: none"> ▶ Heart Attack ▶ Stroke ▶ Cancer ▶ Blindness ▶ Terminal Illness ▶ Kidney Failure ▶ Paralysis ▶ Major Organ Transplant ▶ Coronary Artery Bypass Graft (10%) ▶ HIV contracted performing duties as professional healthcare worker ◆ Disability Income Rider <i>*60 day elimination, non-retroactive, monthly benefit 2% of face amount up to \$1,500 max monthly benefit</i> ◆ Accident Only Total Disability Benefit Rider <i>*60 day elimination, non-retroactive, monthly benefit 2% of face amount up to \$2,000 max monthly benefit.</i> <ul style="list-style-type: none"> ◆ Waiver of Premium ◆ Waiver of Premium for Unemployment Rider * ◆ Children's Insurance Agreement 	<ul style="list-style-type: none"> ◆ Accidental Death Benefit Rider ◆ Dependent Children's Rider ◆ Disability Income Rider * ◆ Disability Waiver of Premium Rider <p><i>* Riders/Provision ncluded with or in the policy, may vary by state and product</i></p>	<ul style="list-style-type: none"> ◆ Accidental Death Benefit Rider ◆ Disability Waiver of Premium Rider ◆ Children's Benefit Rider ◆ Monthly Disability Income Rider ◆ Income Protection Option (IPO) 	<ul style="list-style-type: none"> ◆ Accidental Death Benefit Rider ◆ Grandchild Rider ◆ Children's Insurance Agreement ◆ Nursing Home Waiver of Premium Rider 	

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Billing Options & Premium Modes	EFT Bank Draft Only --- <i>Monthly or Bi-Weekly!!</i> Direct Bill --- Annually, SA, Qrt	EFT Bank Draft Only --- Monthly Direct Bill --- Annually, SA, Qrt	EFT / SS Debit / Credit Cards --- Monthly Direct Bill --- Annually, SA, Qrt	EFT / SS Debit / Credit Cards --- Monthly Direct Bill --- Annually, SA, Qrt, Mo	EFT / SS Debit / Credit Cards --- Monthly
TEXT Signature (Option)	Yes	Yes		Yes	
VOICE Signature (Option)	Yes			Yes	
E-MAIL Signature (Option)	Yes	Yes	Yes	Yes	Yes
E-APP Signature (Option)	Yes	Yes	Yes	Yes	Yes