

PRODUCTS AT-A-GLANCE



	IMMEDIATE SOLUTION	10-PAY SOLUTION	EASY SOLUTION
Premium Paying Period	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121
Issue Ages (Age last birthday)	0-85	0-85	18-80
Face Amounts	Minimum: \$1,000 Maximum: Ages 0-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-85: \$25,000	Minimum: \$1,000 Maximum: Ages 0-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-85: \$25,000	Minimum: \$1,000 Maximum: \$25,000
Death Benefit ¹	Full death benefit available day one	Full death benefit available day one	Graded death benefit during first two policy years: <ul style="list-style-type: none"> Based on the face amount for accidental death, OR Will be limited to 110% of sum of premiums paid Full death benefit available after first two policy years regardless of cause of death
Benefit Period	Matures at age 121	Matures at age 121	Matures at age 121
Policy Loans	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%
Additional Benefits	<ul style="list-style-type: none"> Accelerated Death Benefit Rider with Nursing Home Benefit² Accelerated Death Benefit Rider³ Terminal Illness Accelerated Death Benefit Rider⁴ 	<ul style="list-style-type: none"> Accelerated Death Benefit Rider with Nursing Home Benefit² Accelerated Death Benefit Rider³ Terminal Illness Accelerated Death Benefit Rider⁴ 	None
Optional Riders (For an additional cost)	<ul style="list-style-type: none"> Accidental Death Benefit Rider Children's and Grandchildren's Benefit Rider 	None	None

¹ Any death benefits paid will be paid minus the loan balance, if any.

² Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida.

³ Accelerated Death Benefit Rider is available for Florida only.

⁴ Terminal Illness Accelerated Death Benefit Rider is available for California only.