

Specifications and Optional Riders

Sales	Product Strength	Lower internal charges in order to offer affordable protection and attractive cash accumulation and distribution.		
	Sales Support	877.665.2468		
Protection	Minimum Face Amount	\$100,000		
	Issue Ages	0-17 Nonsmoker; 18-80 All Classes		
	Maturity Age	There is no maturity age. No premiums are accepted and no charges are deducted after age 120. Any Index Loan will be converted to a Standard Loan at age 121.		
	Underwriting Classes	Super Preferred Nonsmoker Select Smoker	Preferred Nonsmoker Smoker	Select Nonsmoker Nonsmoker Substandard through Table P
	Cost of Insurance	Current or guaranteed maximum		
	COI Bands	\$100,000-\$999,999; \$1,000,000+		
	No Lapse Guarantee	Issue Ages	Guarantee Period	
		0-60	20 years	
		61-69	To age 80	
		70-75	10 years	
76-80		To age 85		
Death Benefit Option	Level (A) or increasing (B); policyholder may change options during the life of the policy			
DEFRA Premium Test	Selected at issue; may be Guideline Premium (GPT) or Cash Value Accumulation (CVAT)			
Cash Value	Guaranteed Fixed Account Rate	2.0%		
	Fixed Account Rate (as of 5/1/2020)	2.50%		
	Loan Rate Types	Standard or Index. Current rate 4.20% (07/01/2022). Variable rate established July 1 each calendar year.		
	Partial Surrenders	Up to 10% of prior year-end cash value with no partial surrender charge, pro-rata charge above 10%		
	Available Indexes	S&P 500®, Russell 2000® and EuroStoxx 50® annual point-to-point indexes. Minimum cap: 3%		
	Persistency Step-Up	30 basis points guaranteed and current. Payable on index segments that begin in year 11+, guaranteed. Payable years 11+ on the Interim and Fixed Account provided current credited rate is greater than 2.0%		
	Account Value True-Up	Minimum 2.0% true-up upon death or full surrender (years 6+)		

Loads	Premium Load	6% on all premium paid years 1-20, 0% on all premium paid years 21+, current. 6% all years, guaranteed.
	State Premium Tax	Actual state premium tax in excess of 1.40% in all years
	Policy Maintenance Charge	\$10 per month
	Surrender Charge	Varies by age, gender and class, grades to zero in year 13
	Per Unit Charge	Charge per \$1,000 of base face amount, varies by age, gender, class and face amount band.
	Per Unit Charge Bands	\$100,000-\$249,000; \$250,000-\$999,999; \$1,000,000+
Optional Riders	Additional Insured Term Rider	Purchases term insurance on someone other than the primary insured. Maximum limit is 4x the base policy face amount. This rider may be converted.
	Children's Term Rider	Provides term life insurance on the children of the insured for a limited time. This rider may be converted.
	Waiver of Premium Rider	Pays a stipulated amount upon total disability as defined in the rider.
	Guaranteed Purchase Option Rider	Guarantees the right to purchase additional permanent insurance on the primary insured without evidence of insurability.
	Overloan Protection Rider	Prevents the policy from lapsing due to outstanding loan debt. May only be exercised under specific conditions described in the rider.
	Accelerated Benefit Rider	Accelerates a portion of the death benefit if an insured qualifies as either chronically or terminally ill under the rider. Places a lien upon the future death benefit payable.

The Index Accounts are accounts that earn interest based, in part, on the growth of a corresponding stock market index, excluding dividends. When premiums are allocated to Index Accounts the dollars are not invested directly in any index or security.

The optional Accelerated Benefit Rider provides for a partial acceleration of the policy death benefit in the event that the base policy insured is certified by a licensed physician as being chronically ill or terminally ill. By taking an accelerated death benefit payment, a lien is created against the policy death benefit. The lien accrues carrying charges at an adjustable rate we declare. The lien, including the lien carrying charges, will be deducted from the total death benefit otherwise payable to the policy beneficiary(ies) and will reduce the cash value available for policy loans, surrenders, or the exercise of any non-forfeiture option. The required premium for the policy must still be paid even if an accelerated death benefit is taken. If an accelerated benefit is taken and the policy lapses or otherwise terminates, a taxable event may occur.

Any accelerated benefit taken under this rider may be taxable. Clients should consult their tax advisor on all tax matters. Adding the rider to a life insurance policy or the taking of rider benefits may affect eligibility for certain public assistance programs and government benefits. The Accelerated Benefit Rider is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. Rider benefits and features may vary by state.

The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor.

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Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

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