

Term Insurance

Product	Guaranteed Level Term Gold (GLT) - 10, 15, 20, and 30-Year	LifeSpan® Gold	Yearly Renewable Term Gold (YRT)
Sales Applications	Personal or business insurance needs.	Personal or business insurance needs, with possible longer term needs in mind.	Short-term personal or business insurance needs.
Sweetest Spots	Guaranteed premiums for entire period; convertible during first 5 years. (Conversion period may be extended with rider.)	Very affordable short-term protection, then automatic conversion to permanent coverage.	Affordable, short-term protection. Convertible without evidence to later of 5 years or age 65.
Key Features: Issue Ages	Term 10: ages 20-75 Non-Smokers (20-74 Smokers; 20-60 WA) Term 15: ages 20-70 (20-55 WA) Term 20: ages 20-65 (20-50 WA) Term 30: ages 20-53 Non-Smokers (20-50 Smokers and WA not offered)	20 - 70	20 - 70
Minimum Face Amount and/or Case Size	\$250,000 all classes \$100,000 on remaining portion of policy for partial conversions.	\$250,000 - Elite, Pref. Plus NT \$100,000 - all others	\$250,000 - Elite, Pref. Plus NT \$100,000 - all others
Riders	Waiver of Premium Waiver Plus* (Available only with Extended Conversion Rider) Whole Life Purchase Option Extended Conversion <i>*Comprehensive waiver rider that waives premiums on a converted policy if converted at the end of the level premium period while the insured is disabled.</i>	Waiver of Premium (Regular and Initial Period) Whole Life Purchase Option	Waiver of Premium Whole Life Purchase Option Accidental Death Benefit
Premium Bands	Low Band: \$250,000 - \$499,999 High Band: \$500,000 - \$4,999,999 Super High Band: \$5 million or more	\$100,000 - \$499,999 \$500,000 and above	\$100,000 - \$499,999 \$500,000 and above
Underwriting: Policy Classes	Elite Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard	Elite Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard	Elite Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard
Sample Premiums: Male, Age 40, Best Class \$1 million	10 Yr. Term: \$470 15 Yr. Term: \$570 20 Yr. Term: \$820 30 Yr. Term: \$1,240	Year 1: \$480 Year 2: \$580 Year 3: \$670 Year 4: \$750 Year 5: \$870	Year 1: \$670 Year 2: \$720 Year 3: \$780 Year 4: \$850 Year 5: \$920
Client Proposals: Navigator Presentations	Term Array; Outliving Your Term	N/A	N/A