

# LifeScape® Single Premium Whole Life

(Policy form 0680)

NOTE: Product availability and features may vary by state.

For older individuals buying a guaranteed death benefit with a single payment. Early retiree market where buyer wants to leave an estate but doesn't want to budget premiums into current lifestyle. Creates a modified endowment contract but if held until death there is no adverse tax impact. Alternative to taxable fixed investments. True single-premium purchase with guaranteed contract maturity. Lowest cost permanent life insurance per thousand. Can purchase additional coverage within the first six months, if underwritten at initial application.

## Product Highlights:

**Issue Ages:** Non tobacco: 0-80  
Tobacco: 16-80  
(All applications submitted as non-medical)

**Minimum Face Amount:** \$10,000 for issue ages 0-54  
\$5,000 for issue ages 55 and older

**Coverage:** To age 121

**Policy Fee:** \$75

**Dividend Options:**

1. Paid in cash each year
2. Buy paid-up additions
3. Reduce loans with excess to buy paid-up additions

**Automatic Rider Where Approved:** **Accelerated Death Benefit Rider:**

1. Terminal Illness Option: Up to 75% of net amount of insurance. Subject to a \$250,000 overall limit; OR
2. Long-Term Care/Home Care Option: Over age 65, up to 50% of net amount of insurance; or, 36 monthly payments of 2% of net amount of insurance