

Simplified Life Portfolio

(Policy form(s) | L601, | L602, | L603)

NOTE: Products availability and features may vary by state.

ATTENTION: Personal History Interview call times (for proposed insureds ages 40+) have changed. Interviewers are available from 8:00 am through **8:00 pm**, Mon - Thurs; and 8:00 am through 5:00 pm on Friday (Central Time).

NEW Simplified Life features a combination of three policies from which the proposed insured would qualify for/be issued one.

1. Simplified Level Benefit Whole Life

The full death benefit is provided from the first day.

2. Simplified Graded Benefit Whole Life

A graded death benefit is provided the first two policy years for non-accidental death (40% of the face amount policy year 1 and 75% of the face amount year 2).

3. Simplified Modified Benefit Whole Life

A modified death benefit is provided the first two policy years for non-accidental death (110 percent of the annual premium in year one and 220 percent of the annual premium in year two of coverage).

Product Highlights:

LEVEL Benefit Whole Life - | L601

Non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. This policy provides the full death benefit from the first day the policy is issued. To be considered for the Level Death Benefit plan, all questions on the application must be answered "no."

Issue Ages: 0-80, Age last birthday (Applicant must be a least six months old.)

Issue Limits: Face Amounts \$10,000 - \$50,000

Ages 0-14: Male/Female –

Select Non-Tobacco

Ages 15-19: Male/Female – Select Non-Tobacco,
Tobacco

Face Amounts \$5,000 - \$50,000

Ages 20-65: Male/Female – Select Non-Tobacco,
Tobacco

Face Amounts \$5,000-\$25,000

Ages 66-80: Male/Female – Select Non-Tobacco,
Tobacco

Policy Fee: \$25.00, Commissionable

Premiums: Level, guaranteed and based on issue class, gender, and issue age (last birthday).

Payment Modes: Annual, semi-annual, quarterly, monthly bank draft, and list bill

GRADED Benefit Whole Life - | L602

Non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. The Graded Death Benefit plan has a reduced death benefit for the first two years the policy is in force. If death due to natural causes occurs during the first year of coverage, the benefit is limited to 40% of

the face amount. If death due to natural causes occurs during the second year of coverage, the benefit is limited to 75% of the face amount. After the second year, the full face amount of the policy is payable.

Issue Ages: 40-80 Age Last Birthday

Issue Limits: Face Amounts \$5,000 - \$35,000

Ages 40-65: Male/Female –
Select Non-Tobacco, Tobacco

Face Amounts \$5,000 - \$25,000

Ages 66-80: Male/Female – Select Non-Tobacco,
Tobacco

Policy Fee: \$25.00, Commissionable

Premiums: Level, guaranteed and based on issue class, gender,
and issue age (last birthday).

Payment Modes: Annual, semi-annual, quarterly, monthly bank draft, and
list bill

MODIFIED Benefit Whole Life - I L603

Non-participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. The Modified Death Benefit plan has a reduced death benefit for the first two years of coverage. For death due to natural causes, the benefit is limited to 110% of the annual premium amount in year one of coverage and 220% return of the annual premium amount in year two of coverage. After the second year, the full face amount of the policy is payable.

Issue Ages: 40-80, Age last birthday

Issue Limits: Face Amounts \$5,000 - \$25,000

Ages 40-80: Male/Female –
Select Non-Tobacco, Tobacco

Policy Fee: \$25.00, Commissionable

Premiums: Level, guaranteed and based on issue class, gender,
and issue age (last birthday).

Payment Modes: Annual, semi-annual, quarterly, monthly bank draft, and
list bill