

## LifeScape® Select UL (Policy form 0540)

NOTE: Product availability and features may vary by state.

This product is ideal for buyers interested in permanent life insurance but who have limited resources. Plan has "term-like" premiums with the benefits of a permanent, cash value policy.

### Product Highlights:

- Issue Ages:**
- Super-Preferred, Non-Tobacco - 16-75
  - Preferred, Non-Tobacco - 16-75
  - Standard Non-Tobacco - 0-85
  - Preferred, Tobacco - 16-75
  - Standard Tobacco - 16-85

**Issue Amounts:** \$100,000 for issue ages 0-54  
\$75,000 for issue ages 55+

**Coverage:** To age 121: If the policy is in force beyond the anniversary date following age 121, the death benefit will equal the surrender value

**Premium Loads:** Current: 10% in years 1-15, 0% in years 16+  
Guaranteed: 15%

**Monthly Fee:** Current: \$0.10/\$1,000 up to \$10.00  
Guaranteed: \$0.15/\$1,000 up to \$15.00

**Withdrawal Fee:** \$25 per withdrawal, only one withdrawal per year; no withdrawal available in first policy year.

**Interest Credits:** Current: Declared; interest rate is increased 1% in year 11.  
Guaranteed: 3.50%

**Death Benefit Options:** 1. Face Amount

**Premiums:** Guideline Premium Test used.  
Lapse protection premium guarantees the policy will not lapse during the first five years.

**Preferred Loan:** Not available

**Optional Riders:** **Disability Waiver (0-60):** "Apply monthly payments/waive monthly deductions" option; benefit provides coverage to age 65 (for disabilities after age 60, benefit is to age 65 or for two years, whichever is longer). Rider will apply the minimum UL premium and waive the cost of insurance charges, monthly fees and the cost of all riders.

**10-Year Term/Additional Insured (18-60):** Level-premium, non-renewable, convertible while the rider is in force. Premiums guaranteed for the full 10 years.

Minimum is \$25,000; Maximum for insured is 20X base, and for additional insured is 2X base.

**20-Year Term/Additional Insured (18-50):** Level-premium, non-renewable, convertible while the rider is in force. Premiums guaranteed for the full 20 years. Minimum is \$25,000; Maximum for insured is 20X base, and for additional insured is 2X base.

**Children's Rider (18-60):** Level benefit to earlier of child's age 23 or primary insured's 65th birthday; limited benefit during first 15 days of life; fixed amount of \$10,000.

**Accidental Death Benefit: (0-65):** Within 90 days of accident prior to age 70. Minimum of \$10,000. Maximum benefit is the lesser of \$200,000 or 2X base.

**Face Amount Increase: (0-37):** Minimum of \$10,000. Maximum of \$50,000.

**Automatic Riders  
Where Approved:**

*Accelerated Death Benefit: (Two options available)*

**Terminal Illness Option:** (Death is expected within 12 months.) Available at all ages. Up to 75% of net amount of insurance may be paid in lump sum or in any other manner agreed upon. Subject to a \$250,000 overall limit.

**Long-Term Care/Home Care Option:** Available at age 65. Up to 50% of net amount of insurance; or, 36 monthly payments of 2% of net amount of insurance. Benefit is paid after insured has been confined or received home care for three months.

Universal life death benefits are reduced by the amount of all accelerated death benefit advances and unpaid interest on those advances. Prior to death, the insured can repay part or all of any advance. Repaid amounts are applied to the death benefit. Benefit is not available if policy is issued substandard.