

LifeScape® Whole Life (Policy form A-LL00)

NOTE: Product availability and features may vary by state.

ATTENTION: The Accidental Death Benefit Rider is temporarily unavailable in Pennsylvania.

Whole Life is a level benefit, participating whole life insurance policy with level, guaranteed premiums through maturity at age 100. Any dividends declared on this policy due to its participating status will be paid according to the dividend option selected.

Product Highlights:

Issue Ages: 0-85, Age nearest birthday

Issue Amounts: Premium Band I: \$10,000-\$49,999
Premium Band II: \$50,000-\$99,999
Premium Band III: \$100,000+

Policy Fee: \$65.00, Commissionable

Underwriting Classes: Preferred+: Male, Female
Preferred: Male, Female
Select Non-Tobacco: Male, Female
Tobacco: Male, Female

Premiums: Level, guaranteed, and based on premium band, issue class, and issue age

Dividend Options: All standard options are available, including: cash, paid-up additions, proceeds held at interest, reduce premium with balance to cash, reduce premium with balance to paid-up additions.

Optional Riders: Value Enhancement Rider: periodic and single
Waiver of Premium Rider
Accident Only Disability Income Rider
Monthly Disability Income Rider
Yearly Renewable Term Rider: level and decreasing
Mortgage Protection Term Rider: 10/15/20/25/30 year
Additional Insured Term Rider: level and decreasing
Children's Term Rider
Accelerated Death Benefit Rider (Living Benefit)
Protected Insurability Rider
Payor Benefit Rider
Exchange Privilege Rider
Accidental Death Benefit Rider (see top of page)
Additional Deposit Rider.

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