

Product Name	Golden Solution Final Expense	Family Solution	Guaranteed Guardian	The Accidental Death Protector	Financial Lifeline (I, II & III)
Product Type	Whole Life	Whole Life	Whole Life Payroll Deduction	Whole Life w/ Accidental Death Benefit Rider	Modified Whole Life w/ Annuity Rider
Issue Age	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday	0 - 75 Age Nearest Birthday	18 - 60 Age Nearest Birthday	18 - 65 Age Last Birthday
Minimum Face Amount	\$2,500	\$5,000	\$13 Monthly Premium (\$3 Weekly)	\$125 Whole Life \$50,000 Accidental Death	18 - 55 = \$50 Monthly Premium 56 - 65 = \$75 Monthly Premium
Maximum Face Amount	Immed 50 - 75 = \$35,000 Immed 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immed 0 - 39 = \$35,000 Immed 40 - 49 = \$35,000 ROP 18 - 49 = \$20,000	N/A	\$250 Whole Life \$100,000 Accidental Death	\$150,000
Policy Fee		\$30 Annually	\$24 Annually	None	None
Underwriting	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	Simplified Issue No Exam Single Yes/No Question	Simplified Issue No Exam Liberal Height & Weight Chart MIB Check Yes/No Application
Riders	Accidental Death Children's Insurance Grandchildren's Insurance Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance Terminal Illness Confined Care	Family Insurance Children's Insurance Level Term Accidental Death Waiver of Premium Guaranteed Insurability Total Disability Benefit Flexible Premium Deferred Annuity	N/A	Family Insurance Children's Insurance Accidental Death Waiver of Premium Guaranteed Insurability Flexible Premium Deferred Annuity
Additional Features/Benefits	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Benefit Available (State Specific) Cash Value for Emergency Use	Payroll Deduction or Individual Sales Cash Value for Emergency Use Reduced Paid Up Option Extended Term Insurance Option	ADB Benefit Increases Each Year, Doubling over 20 Years Level Premiums Return of Premium Option	Guaranteed Death Benefit Benefits Not Subject to Federal Income Tax Cash Value For Emergency Use

Products at a Glance

Product Name	Easy Term	Home Protector	OBA	OLIC 10-15-20 Term	Val-U-Plus
Product Type	10, 20 & 30 Yr Term 20 & 30 Yr Term w/ ROP	15, 20, 25 and 30 Yr Term 20, 25 & 30 Term w/ ROP	Group Level Term for Government Employees	Term Life	Term Life w/ Annuity Rider
Issue Age	10 Yr = 18 - 70 20 Yr = 18 - 65 30 Yr = 18 - 55 Age Nearest Birthday	15 Yr = 20 - 65 20 Yr = 20 - 60 25 Yr = 20 - 55 30 Yr = 20 - 50 Age Last Birthday	18 - 65 Age Last Birthday	10 - 15 Yr Term = 18 - 70 20 Yr Term = 18 - 65 Age Nearest Birthday	0 - 70 Age Last Birthday
Minimum Face Amount	\$25,000 or \$15.00 Monthly, whichever is greater	\$25,000	Option A = \$50,000 Option B = \$100,000 Option C = \$150,000 Option D = \$200,000	\$100,000	\$10,000 or \$25 Monthly Premium, whichever is greater
Maximum Face Amount	\$250,000	\$250,000	\$200,000	N/A	N/A
Policy Fee	None	\$80.00 (Commissionable)	None	\$75 Annually	\$50 Annually
Underwriting	Simplified Issue No Exam Standard thru Table 4 3-5 Day Issue Time MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Standard thru Table 4 Liberal Height/Weight Chart MIB Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check	Utilizes Age/Amount Non-Med Limit Guidelines MIB Check
Riders	Critical Illness Disability Income Children's Insurance Waiver of Premium Accidental Death Terminal Illness	Critical Illness Disability Income Waiver of Premium Children's Insurance Accidental Death Level Term Spouse Rider Terminal Illness Confined Care	Flexible Premium Deferred Annuity Rider Dependent Insurance Coverage Children's Insurance	Accidental Death Waiver of Premium Disability Income Family Plan Children's Insurance	Critical Illness Disability Income Guaranteed Additional Purchase Option Accidental Death Ten Year Term Rider Family Insurance Children's Insurance
Additional Features/Benefits	Rates Guaranteed for Period Selected Return of Premium Available on 20 & 30 Year Term Annually Renewable After Guaranteed Period to Age 95	Rates Guaranteed for Period Selected Return of Premium Available	Initial premium level for 10 years Renewable every 10 years to attained age 70	Guaranteed Rates for Period Selected Accelerated Benefit Rider	Guaranteed 10th Year Options Unique Deposit Term with Built In Cash Accumulation

Product Name	Easy Universal Life (Easy UL)	Ultimate Life Performer (UL Performer)	SecureLife Plus
Product Type	Flexible Premium Adjustable Universal Life	Flexible Premium Adjustable Life	Flexible Premium Universal Life
Issue Age	0 - 75 Age Nearest Birthday	0 - 75 Age Last Birthday	0 - 80 Age Last Birthday
Minimum Face Amount	0 - 75 = \$25,000	\$100,000 and \$20.00 monthly premium (excluding riders)	\$10,000 Standard (\$25,000 WA) \$100,000 Preferred
Maximum Face Amount	\$250,000	N/A	N/A
Policy Fee	None	None	\$84 Annually
Underwriting	Simplified Issue No Exam Liberal Height/Weight Chart MIB & Script Check Yes/No Application	Utilizes Age/Amount Non-Med Limit Guidelines Investigation Report MIB & Script Check	Fully Underwritten
Riders	Disability Income Children's Insurance Family Insurance Waiver of Premium Accidental Death Terminal Illness Confined Care	Terminal Illness Confined Care Beneficiary Guaranteed Insurability Rider Waiver of Premium Accidental Death Disability Income Family Insurance Children's Insurance Level Term Rider Guaranteed Insurability	Accelerated Benefit Confined Care Disability Income Waiver of Surrender Charge Term Rider (Primary & Other Insured) Children's Insurance Accidental Death Waiver of Monthly Deduction or Waiver of Specified Premium
Additional Features/Benefits	15 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	5 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option	20 Year No Lapse Guarantee Level Death Benefit Option Increasing Death Benefit Option