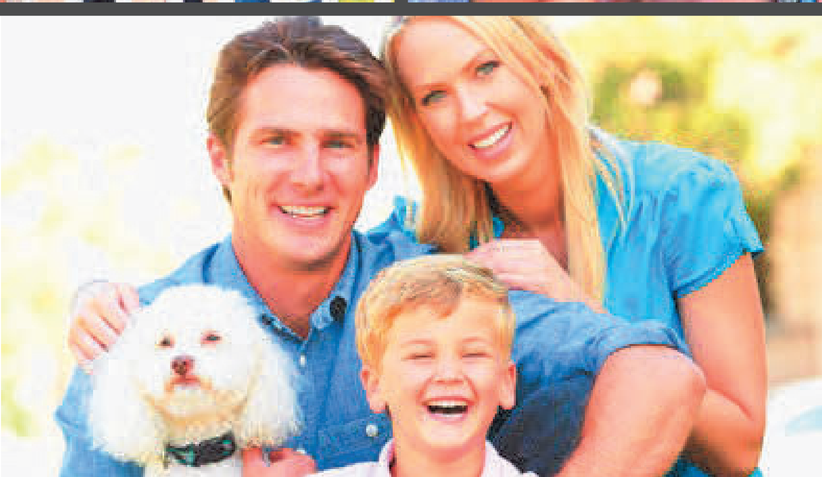
AGENT GUIDE

TERM LIFE INSURANCE



United Home Life Insurance Company

United Farm Family Life Insurance Company

www.unitedhomelife.com
800-428-3001

LIFE INSURANCE
made simple.

eApp is available.

For more information, please visit the UHL/UFFL Agent portal.

All four term products are available on eApp.

term life PORTFOLIO

- Three straight term products[1].
- One return-of-premium term product[1].
- Affordable, guaranteed[2] coverage.
- Level premiums guaranteed for the initial term period.
- Know Before You Go® point-of-sale telephone interviews.
- Simple application with Yes/No health questions to help us determine eligibility.
- No routine medical exams, bodily fluids testing, or physician's statements.
- Initial premium can be drafted.
- Initial 1st-year commissions paid daily.

target MARKETS:

- Middle Market
- "Term-ites"
- Mortgage Protection
- Family Protection Needs
- Clients who prefer simplified issue to full underwriting.
- Clients who are overweight or have minor health issues.

[1] Product and rider/benefit availability, and issue ages may vary by state. Issue ages vary by product.

[2] So long as premiums are paid on time. See policy for details. Exclusions and limitations may apply.

[3] Must otherwise qualify.

For agent use only. Not for use with the general public.

SIMPLE TERM 20

20-YEAR SIMPLIFIED ISSUE TERM

ISSUE AGES: 20 – 60
(Age Last Birthday)

FACE AMOUNTS: ***Minimum:*** $25,000
Maximums: $300,000 (ages 20 – 45)
$225,000 (ages 46 – 55)
$150,000 (ages 56 – 60)

RATE CLASSES: Non-Tobacco/Tobacco
BUILT-IN RATING: 4 Tables
ANNUAL POLICY FEE: $100 (commissionable)

Ideal product for clients with minor health issues.

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087
DIRECT MONTHLY BILL:	.095

male NON-TOBACCO / female NON-TOBACCO

Male: Annual Rate *per* $1,000	Male: Monthly EFT Premiums By Face Amount							ISSUE AGE	Female: Annual Rate *per* $1,000	Female: Monthly EFT Premiums By Face Amount						
	$25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000			$25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	**20**	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	**21**	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	**22**	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	**23**	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	**24**	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08	**25**	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
2.67	14.51	26.12	31.93	43.54	60.97	66.77	78.39	**26**	2.29	13.68	23.64	28.62	38.58	53.53	58.51	68.47
2.70	14.57	26.32	32.19	43.94	61.55	67.43	79.17	**27**	2.33	13.77	23.90	28.97	39.11	54.31	59.38	69.51
2.72	14.62	26.45	32.36	44.20	61.94	67.86	79.69	**28**	2.36	13.83	24.10	29.23	39.50	54.90	60.03	70.30
2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21	**29**	2.39	13.90	24.29	29.49	39.89	55.48	60.68	71.08
2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21	**30**	2.44	14.01	24.62	29.93	40.54	56.46	61.77	72.38
2.85	14.90	27.30	33.50	45.89	64.49	70.69	83.09	**31**	2.46	14.05	24.75	30.10	40.80	56.85	62.21	72.91
2.85	14.90	27.30	33.50	45.89	64.49	70.69	83.09	**32**	2.48	14.09	24.88	30.28	41.06	57.25	62.64	73.43
2.85	14.90	27.30	33.50	45.89	64.49	70.69	83.09	**33**	2.54	14.22	25.27	30.80	41.85	58.42	63.95	74.99
2.91	15.03	27.69	34.02	46.68	65.66	71.99	84.65	**34**	2.55	14.25	25.34	30.89	41.98	58.62	64.16	75.26
2.93	15.07	27.82	34.19	46.94	66.05	72.43	85.17	**35**	2.58	14.31	25.53	31.15	42.37	59.20	64.82	76.04
3.08	15.40	28.80	35.50	48.89	68.99	75.69	89.09	**36**	2.69	14.55	26.25	32.10	43.80	61.36	67.21	78.91
3.32	15.92	30.36	37.58	52.03	73.69	80.91	95.35	**37**	2.90	15.01	27.62	33.93	46.55	65.47	71.78	84.39
3.52	16.36	31.67	39.32	54.64	77.60	85.26	100.57	**38**	3.05	15.33	28.60	35.24	48.50	68.40	75.04	88.31
3.78	16.92	33.36	41.59	58.03	82.69	90.92	107.36	**39**	3.28	15.83	30.10	37.24	51.50	72.91	80.04	94.31
4.08	17.57	35.32	44.20	61.94	88.57	97.44	115.19	**40**	3.49	16.29	31.47	39.06	54.24	77.02	84.61	99.79
4.48	18.44	37.93	47.68	67.16	96.40	106.14	125.63	**41**	3.79	16.94	33.43	41.67	58.16	82.89	91.13	107.62
4.95	19.47	41.00	51.77	73.30	105.60	116.36	137.90	**42**	4.04	17.49	35.06	43.85	61.42	87.78	96.57	114.14
5.46	20.58	44.33	56.20	79.95	115.58	127.46	151.21	**43**	4.42	18.31	37.54	47.15	66.38	95.22	104.84	124.06
6.01	21.77	47.92	60.99	87.13	126.35	139.42	165.56	**44**	4.61	18.73	38.78	48.81	68.86	98.94	108.97	129.02
6.69	23.25	52.35	66.90	96.00	139.66	154.21	183.31	**45**	4.94	19.44	40.93	51.68	73.17	105.40	116.15	137.63
7.30	24.58	56.33	72.21	103.97	151.60			**46**	5.38	20.40	43.80	55.51	78.91	114.01		
8.01	26.12	60.97	78.39	113.23	165.50			**47**	5.78	21.27	46.41	58.99	84.13	121.84		
8.74	27.71	65.73	84.74	122.76	179.79			**48**	6.20	22.19	49.16	62.64	89.61	130.07		
9.52	29.41	70.82	91.52	132.94	195.05			**49**	6.64	23.14	52.03	66.47	95.35	138.68		
10.35	31.21	76.23	98.75	143.77	211.30			**50**	7.17	24.29	55.48	71.08	102.27	149.05		
11.29	33.26	82.37	106.92	156.03	229.70			**51**	7.67	25.38	58.75	75.43	108.79	158.84		
12.25	35.34	88.63	115.28	168.56	248.49			**52**	8.26	26.67	62.60	80.56	116.49	170.39		
12.72	36.37	91.70	119.36	174.70	257.69			**53**	8.88	28.01	66.64	85.96	124.58	182.53		
13.90	38.93	99.40	129.63	190.10	280.79			**54**	9.53	29.43	70.88	91.61	133.07	195.25		
15.31	42.00	108.60	141.90	208.50	308.39			**55**	10.27	31.04	75.71	98.05	142.72	209.74		
16.97	45.61	119.43	156.34	230.16				**56**	10.98	32.58	80.34	104.23	151.99			
19.01	50.05	132.74	174.09	256.78				**57**	11.76	34.28	85.43	111.01	162.17			
20.44	53.16	142.07	186.53	275.44				**58**	13.12	37.24	94.31	122.84	179.92			
22.48	57.59	155.38	204.28	302.06				**59**	14.50	40.24	103.31	134.85	197.93			
25.65	64.49	176.07	231.86	343.43				**60**	16.01	43.52	113.17	147.99	217.63			

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- *Total And Permanent Disability Benefit (Waiver of Premium)*
- *Child Rider (First $5,000 of Child Rider coverage is at no-cost for face amounts of $100,000 or more.)*
- *Accidental Death Benefit (minimum base face $25,000)*
- *No-cost built-in Terminal Illness Accelerated Benefit Rider*

male TOBACCO / **female** TOBACCO

male: Annual Rate per $1,000	Monthly EFT Premiums By Face Amount							ISSUE AGE	female: Annual Rate per $1,000	Monthly EFT Premiums By Face Amount						
	$25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000			$25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	20	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	21	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	22	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	23	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	24	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	25	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	26	4.49	18.47	38.00	47.76	67.29	96.59	106.36	125.89
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	27	4.65	18.81	39.04	49.16	69.38	99.72	109.84	130.07
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	28	4.78	19.10	39.89	50.29	71.08	102.27	112.67	133.46
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	29	4.93	19.42	40.87	51.59	73.04	105.20	115.93	137.37
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	30	5.12	19.84	42.11	53.24	75.52	108.92	120.06	142.33
6.52	22.88	51.24	65.42	93.79	136.33	150.51	178.87	31	5.25	20.12	42.96	54.38	77.21	111.47	122.89	145.73
6.84	23.58	53.33	68.21	97.96	142.59	157.47	187.22	32	5.40	20.45	43.94	55.68	79.17	114.41	126.15	149.64
7.19	24.34	55.61	71.25	102.53	149.44	165.08	196.36	33	5.56	20.79	44.98	57.07	81.26	117.54	129.63	153.82
7.55	25.12	57.96	74.39	107.23	156.49	172.91	205.76	34	5.73	21.16	46.09	58.55	83.48	120.86	133.33	158.25
7.90	25.88	60.25	77.43	111.80	163.34	180.53	214.89	35	5.85	21.42	46.87	59.60	85.04	123.21	135.94	161.39
8.31	26.77	62.92	81.00	117.15	171.37	189.44	225.59	36	6.32	22.45	49.94	63.68	91.18	132.41	146.16	173.65
8.64	27.49	65.08	83.87	121.45	177.83	196.62	234.20	37	6.81	23.51	53.14	67.95	97.57	142.01	156.82	186.44
9.26	28.84	69.12	89.26	129.54	189.96	210.11	250.39	38	7.35	24.69	56.66	72.65	104.62	152.58	168.56	200.54
9.95	30.34	73.62	95.27	138.55	203.47	225.11	268.40	39	8.01	26.12	60.97	78.39	113.23	165.50	182.92	217.76
10.94	32.49	80.08	103.88	151.47	222.85	246.65	294.23	40	8.82	27.88	66.25	85.43	123.80	181.35	200.54	238.90
12.03	34.87	87.20	113.36	165.69	244.19	270.35	322.68	41	9.62	29.62	71.47	92.39	134.24	197.01	217.94	259.78
13.28	37.58	95.35	124.24	182.00	268.66	297.54	355.31	42	10.33	31.17	76.10	98.57	143.51	210.91	233.38	278.31
14.59	40.43	103.90	135.63	199.10	294.30	326.03	389.50	43	11.13	32.91	81.32	105.53	153.95	226.57	250.78	299.19
16.22	43.98	114.54	149.81	220.37	326.21	361.49	432.04	44	11.90	34.58	86.35	112.23	164.00	241.64	267.53	319.29
17.76	47.33	124.58	163.21	240.47	356.35	394.98	472.24	45	12.62	36.15	91.05	118.49	173.39	255.74	283.19	338.08
19.92	52.03	138.68	182.00	268.66	398.63			46	13.94	39.02	99.66	129.98	190.62	281.58		
22.03	56.62	152.45	200.36	296.19	439.94			47	15.02	41.37	106.71	139.37	204.71	302.72		
24.04	60.99	165.56	217.85	322.42	479.28			48	16.08	43.67	113.62	148.60	218.54	323.47		
26.14	65.55	179.26	236.12	349.83	520.39			49	17.30	46.33	121.58	159.21	234.47	347.35		
27.97	69.53	191.20	252.04	373.71	556.21			50	18.56	49.07	129.80	170.17	250.91	372.01		
29.99	73.93	204.38	269.61	400.07	595.75			51	19.79	51.74	137.83	180.87	266.96	396.09		
31.77	77.80	216.00	285.10	423.30	630.60			52	21.23	54.88	147.23	193.40	285.75	424.28		
34.77	84.32	235.57	311.20	462.45	689.32			53	22.87	58.44	157.93	207.67	307.15	456.38		
37.93	91.20	256.19	338.69	503.69	751.18			54	24.34	61.64	167.52	220.46	326.34	485.16		
41.11	98.11	276.94	366.36	545.19	813.43			55	26.01	65.27	178.42	234.99	348.13	517.85		
47.45	111.90	318.31	421.52	627.92				56	27.81	69.19	190.16	250.65	371.62			
54.05	126.26	361.38	478.94	714.05				57	29.02	71.82	198.06	261.17	387.41			
57.89	134.61	386.43	512.34	764.16				58	31.94	78.17	217.11	286.58	425.52			
61.30	142.03	408.68	542.01	808.67				59	34.47	83.67	233.62	308.59	458.53			
64.23	148.40	427.80	567.50	846.90				60	37.11	89.41	250.84	331.56	492.99			

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

**See Page 14 for details.*

SIMPLE TERM 30

30-YEAR SIMPLIFIED ISSUE TERM

ISSUE AGES: (Age Last Birthday) — ***Non-Tobacco:*** 20 – 55; ***Tobacco:*** 20 – 50

FACE AMOUNTS: ***Minimum:*** $25,000; ***Maximums:*** $300,000 (ages 20 – 45); $225,000 (ages 46 – 55)

RATE CLASSES: Non-Tobacco/Tobacco

BUILT-IN RATING: 4 Tables

ANNUAL POLICY FEE: $100 (commissionable)

Ideal product for clients with minor health issues.

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087
DIRECT MONTHLY BILL:	.095

male NON-TOBACCO

Issue Age	Annual Rate per $1,000	Monthly EFT Premiums By Face Amount						
		$25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000
20	2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08
21	2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08
22	2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08
23	2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08
24	2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08
25	2.62	14.40	25.80	31.49	42.89	59.99	65.69	77.08
26	2.67	14.51	26.12	31.93	43.54	60.97	66.77	78.39
27	2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21
28	2.83	14.86	27.17	33.32	45.63	64.10	70.25	82.56
29	2.93	15.07	27.82	34.19	46.94	66.05	72.43	85.17
30	3.03	15.29	28.47	35.06	48.24	68.01	74.60	87.78
31	3.15	15.55	29.25	36.11	49.81	70.36	77.21	90.92
32	3.30	15.88	30.23	37.41	51.77	73.30	80.48	94.83
33	3.39	16.07	30.82	38.19	52.94	75.06	82.43	97.18
34	3.50	16.31	31.54	39.15	54.38	77.21	84.83	100.05
35	3.59	16.51	32.12	39.93	55.55	78.97	86.78	102.40
36	3.93	17.25	34.34	42.89	59.99	85.63	94.18	111.27
37	4.28	18.01	36.63	45.94	64.55	92.48	101.79	120.41
38	4.68	18.88	39.24	49.42	69.77	100.31	110.49	130.85
39	5.11	19.81	42.04	53.16	75.39	108.73	119.84	142.07
40	5.61	20.90	45.31	57.51	81.91	118.52	130.72	155.12
41	6.15	22.08	48.83	62.21	88.96	129.09	142.46	169.22
42	6.72	23.32	52.55	67.16	96.40	140.24	154.86	184.09
43	7.37	24.73	56.79	72.82	104.88	152.97	169.00	201.06
44	8.08	26.27	61.42	79.00	114.14	166.87	184.44	219.59
45	8.86	27.97	66.51	85.78	124.32	182.13	201.41	239.95
46	9.74	29.88	72.25	93.44	135.81	199.36		
47	10.73	32.04	78.71	102.05	148.73	218.74		
48	11.83	34.43	85.89	111.62	163.08	240.27		
49	13.01	37.00	93.59	121.89	178.48	263.37		
50	14.34	39.89	102.27	133.46	195.84	289.41		
51	16.99	45.65	119.56	156.51	230.42	341.28		
52	20.16	52.55	140.24	184.09	271.79	403.33		
53	23.92	60.73	164.78	216.80	320.86	476.93		
54	25.42	63.99	174.57	229.85	340.43	506.30		
55	25.50	64.16	175.09	230.55	341.48	507.86		

female NON-TOBACCO

Issue Age	Annual Rate per $1,000	Monthly EFT Premiums By Face Amount						
		$25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000
20	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
21	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
22	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
23	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
24	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
25	2.28	13.66	23.58	28.54	38.45	53.33	58.29	68.21
26	2.29	13.68	23.64	28.62	38.58	53.53	58.51	68.47
27	2.33	13.77	23.90	28.97	39.11	54.31	59.38	69.51
28	2.36	13.83	24.10	29.23	39.50	54.90	60.03	70.30
29	2.39	13.90	24.29	29.49	39.89	55.48	60.68	71.08
30	2.44	14.01	24.62	29.93	40.54	56.46	61.77	72.38
31	2.48	14.09	24.88	30.28	41.06	57.25	62.64	73.43
32	2.56	14.27	25.40	30.97	42.11	58.81	64.38	75.52
33	2.65	14.46	25.99	31.76	43.28	60.57	66.34	77.87
34	2.74	14.66	26.58	32.54	44.46	62.34	68.30	80.21
35	2.84	14.88	27.23	33.41	45.76	64.29	70.47	82.82
36	3.04	15.31	28.54	35.15	48.37	68.21	74.82	88.04
37	3.25	15.77	29.91	36.98	51.11	72.32	79.39	93.53
38	3.47	16.25	31.34	38.89	53.98	76.63	84.17	99.27
39	3.72	16.79	32.97	41.06	57.25	81.52	89.61	105.79
40	3.98	17.36	34.67	43.33	60.64	86.61	95.27	112.58
41	4.26	17.97	36.50	45.76	64.29	92.09	101.36	119.89
42	4.57	18.64	38.52	48.46	68.34	98.16	108.10	127.98
43	4.89	19.34	40.61	51.24	72.51	104.42	115.06	136.33
44	5.25	20.12	42.96	54.38	77.21	111.47	122.89	145.73
45	5.63	20.95	45.44	57.68	82.17	118.91	131.15	155.64
46	6.10	21.97	48.50	61.77	88.31	128.11		
47	6.60	23.06	51.77	66.12	94.83	137.90		
48	7.14	24.23	55.29	70.82	101.88	148.47		
49	7.76	25.58	59.33	76.21	109.97	160.60		
50	8.42	27.01	63.64	81.95	118.58	173.52		
51	9.94	30.32	73.56	95.18	138.42	203.28		
52	11.75	34.26	85.37	110.93	162.04	238.71		
53	13.87	38.87	99.20	129.37	189.70	280.21		
54	16.36	44.28	115.45	151.03	222.20	328.95		
55	19.31	50.70	134.70	176.70	260.70	386.69		

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 30 offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- *Total And Permanent Disability Benefit (Waiver of Premium)*
- *Child Rider (First $5,000 of Child Rider coverage is at no-cost for face amounts of $100,000 or more.)*
- *Accidental Death Benefit (minimum base face $25,000)*
- *No-cost built-in Terminal Illness Accelerated Benefit Rider*

male TOBACCO

Annual Rate *per* $1,000	Monthly EFT Premiums By Face Amount $25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000	ISSUE AGE
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	20
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	21
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	22
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	23
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	24
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	25
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	26
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	27
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	28
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	29
6.18	22.14	49.02	62.47	89.35	129.67	143.12	170.00	30
6.52	22.88	51.24	65.42	93.79	136.33	150.51	178.87	31
6.84	23.58	53.33	68.21	97.96	142.59	157.47	187.22	32
7.19	24.34	55.61	71.25	102.53	149.44	165.08	196.36	33
7.55	25.12	57.96	74.39	107.23	156.49	172.91	205.76	34
7.90	25.88	60.25	77.43	111.80	163.34	180.53	214.89	35
8.31	26.77	62.92	81.00	117.15	171.37	189.44	225.59	36
8.76	27.75	65.86	84.91	123.02	180.18	199.23	237.34	37
9.66	29.71	71.73	92.74	134.76	197.79	218.81	260.83	38
10.62	31.80	78.00	101.09	147.29	216.59	239.69	285.88	39
11.69	34.13	84.98	110.40	161.25	237.53	262.96	313.81	40
12.87	36.69	92.68	120.67	176.65	260.63	288.62	344.61	41
14.21	39.61	101.42	132.33	194.14	286.86	317.77	379.58	42
15.65	42.74	110.82	144.86	212.93	315.05	349.09	417.17	43
17.26	46.24	121.32	158.86	233.94	346.56	384.11	459.19	44
19.04	50.11	132.94	174.35	257.17	381.41	422.82	505.64	45
21.01	54.40	145.79	191.49	282.88	419.97			46
23.19	59.14	160.01	210.45	311.33	462.64			47
25.59	64.36	175.67	231.33	342.65	509.62			48
28.26	70.17	193.10	254.56	377.49	561.89			49
29.50	72.86	201.19	265.35	393.68	586.16			50

female TOBACCO

ISSUE AGE	Annual Rate *per* $1,000	Monthly EFT Premiums By Face Amount $25,000	$75,000	$100,000	$150,000	$225,000	$250,000	$300,000
20	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
21	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
22	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
23	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
24	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
25	4.32	18.10	36.89	46.28	65.08	93.26	102.66	121.45
26	4.49	18.47	38.00	47.76	67.29	96.59	106.36	125.89
27	4.65	18.81	39.04	49.16	69.38	99.72	109.84	130.07
28	4.78	19.10	39.89	50.29	71.08	102.27	112.67	133.46
29	4.93	19.42	40.87	51.59	73.04	105.20	115.93	137.37
30	5.12	19.84	42.11	53.24	75.52	108.92	120.06	142.33
31	5.25	20.12	42.96	54.38	77.21	111.47	122.89	145.73
32	5.40	20.45	43.94	55.68	79.17	114.41	126.15	149.64
33	5.56	20.79	44.98	57.07	81.26	117.54	129.63	153.82
34	5.73	21.16	46.09	58.55	83.48	120.86	133.33	158.25
35	5.85	21.42	46.87	59.60	85.04	123.21	135.94	161.39
36	6.32	22.45	49.94	63.68	91.18	132.41	146.16	173.65
37	6.81	23.51	53.14	67.95	97.57	142.01	156.82	186.44
38	7.35	24.69	56.66	72.65	104.62	152.58	168.56	200.54
39	8.01	26.12	60.97	78.39	113.23	165.50	182.92	217.76
40	8.82	27.88	66.25	85.43	123.80	181.35	200.54	238.90
41	9.62	29.62	71.47	92.39	134.24	197.01	217.94	259.78
42	10.33	31.17	76.10	98.57	143.51	210.91	233.38	278.31
43	11.13	32.91	81.32	105.53	153.95	226.57	250.78	299.19
44	11.90	34.58	86.35	112.23	164.00	241.64	267.53	319.29
45	12.62	36.15	91.05	118.49	173.39	255.74	283.19	338.08
46	13.94	39.02	99.66	129.98	190.62	281.58		
47	15.02	41.37	106.71	139.37	204.71	302.72		
48	16.08	43.67	113.62	148.60	218.54	323.47		
49	17.30	46.33	121.58	159.21	234.47	347.35		
50	18.56	49.07	129.80	170.17	250.91	372.01		

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

**See Page 14 for details.*

SIMPLE TERM 20 ROP (BAND 1)

20-YEAR SIMPLIFIED ISSUE RETURN-OF-PREMIUM TERM

ISSUE AGES: (Age Last Birthday)	***Non-Tobacco:***	25 – 60
	Tobacco:	25 – 45
FACE AMOUNTS:	***Minimum:***	$25,000
	Maximum:	$99,999
RATE CLASSES:	Non-Tobacco/Tobacco	
BUILT-IN RATING:	4 Tables	
ANNUAL POLICY FEE:	$100 (commissionable)	

Ideal product for clients with minor health issues.

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087
DIRECT MONTHLY BILL:	.095

male NON-TOBACCO (BAND 1) / female NON-TOBACCO (BAND 1)

Male: Annual Rate *per* $1,000	Male Monthly EFT Premiums By Face Amount: $25,000	$40,000	$50,000	$60,000	$70,000	$80,000	$99,999	ISSUE AGE	Female: Annual Rate *per* $1,000	Female Monthly EFT Premiums By Face Amount: $25,000	$40,000	$50,000	$60,000	$70,000	$80,000	$99,999
9.05	28.38	40.19	48.07	55.94	63.81	71.69	87.43	25	7.54	25.10	34.94	41.50	48.06	54.62	61.18	74.30
9.55	29.47	41.93	50.24	58.55	66.86	75.17	91.78	26	8.01	26.12	36.57	43.54	50.51	57.48	64.45	78.39
10.07	30.60	43.74	52.50	61.27	70.03	78.79	96.31	27	8.49	27.17	38.25	45.63	53.02	60.40	67.79	82.56
10.61	31.78	45.62	54.85	64.08	73.31	82.55	101.01	28	9.00	28.28	40.02	47.85	55.68	63.51	71.34	87.00
11.17	32.99	47.57	57.29	67.01	76.73	86.44	105.88	29	9.52	29.41	41.83	50.11	58.39	66.68	74.96	91.52
11.75	34.26	49.59	59.81	70.04	80.26	90.48	110.92	30	10.07	30.60	43.74	52.50	61.27	70.03	78.79	96.31
12.35	35.56	51.68	62.42	73.17	83.91	94.66	116.14	31	10.63	31.82	45.69	54.94	64.19	73.44	82.68	101.18
12.74	36.41	53.04	64.12	75.20	86.29	97.37	119.54	32	11.22	33.10	47.75	57.51	67.27	77.03	86.79	106.31
13.19	37.39	54.60	66.08	77.55	89.03	100.50	123.45	33	11.82	34.41	49.83	60.12	70.40	80.68	90.97	111.53
13.32	37.67	55.05	66.64	78.23	89.82	101.41	124.58	34	12.44	35.76	51.99	62.81	73.64	84.46	95.28	116.93
13.89	38.91	57.04	69.12	81.21	93.29	105.37	129.54	35	13.08	37.15	54.22	65.60	76.98	88.36	99.74	122.49
14.25	39.69	58.29	70.69	83.09	95.48	107.88	132.67	36	13.74	38.58	56.52	68.47	80.42	92.38	104.33	128.24
14.60	40.46	59.51	72.21	84.91	97.61	110.32	135.72	37	14.42	40.06	58.88	71.43	83.97	96.52	109.06	134.15
15.31	42.00	61.98	75.30	88.62	101.94	115.26	141.90	38	15.12	41.59	61.32	74.47	87.63	100.78	113.94	140.24
15.90	43.28	64.03	77.87	91.70	105.53	119.36	147.03	39	15.85	43.17	63.86	77.65	91.44	105.23	119.02	146.59
16.28	44.11	65.35	79.52	93.68	107.85	122.01	150.33	40	16.23	44.00	65.18	79.30	93.42	107.54	121.66	149.90
16.57	44.74	66.36	80.78	95.20	109.61	124.03	152.86	41	16.52	44.63	66.19	80.56	94.93	109.31	123.68	152.42
16.91	45.48	67.55	82.26	96.97	111.68	126.39	155.82	42	16.86	45.37	67.37	82.04	96.71	111.38	126.05	155.38
17.32	46.37	68.97	84.04	99.11	114.18	129.25	159.38	43	17.27	46.26	68.80	83.82	98.85	113.87	128.90	158.95
17.67	47.13	70.19	85.56	100.94	116.31	131.68	162.43	44	17.62	47.02	70.02	85.35	100.68	116.01	131.34	161.99
17.93	47.70	71.10	86.70	102.29	117.89	133.49	164.69	45	17.88	47.59	70.92	86.48	102.03	117.59	133.14	164.25
18.84	49.68	74.26	90.65	107.04	123.44	139.83	172.61	46	18.31	48.52	72.42	88.35	104.28	120.21	136.14	168.00
20.02	52.24	78.37	95.79	113.20	130.62	148.04	182.87	47	18.92	49.85	74.54	91.00	107.46	123.92	140.38	173.30
21.38	55.20	83.10	101.70	120.30	138.90	157.50	194.70	48	19.57	51.26	76.80	93.83	110.86	127.88	144.91	178.96
22.44	57.51	86.79	106.31	125.84	145.36	164.88	203.93	49	20.29	52.83	79.31	96.96	114.61	132.27	149.92	185.22
23.40	59.60	90.13	110.49	130.85	151.21	171.56	212.28	50	21.10	54.59	82.13	100.49	118.84	137.20	155.56	192.27
24.59	62.18	94.27	115.67	137.06	158.45	179.85	222.63	51	22.39	57.40	86.62	106.10	125.58	145.06	164.53	203.49
26.35	66.01	100.40	123.32	146.25	169.17	192.10	237.94	52	23.45	59.70	90.31	110.71	131.11	151.51	171.91	212.71
27.71	68.97	105.13	129.24	153.35	177.45	201.56	249.77	53	24.52	62.03	94.03	115.36	136.69	158.03	179.36	222.02
29.24	72.30	110.46	135.89	161.33	186.77	212.21	263.09	54	25.74	64.68	98.28	120.67	143.06	165.46	187.85	232.64
30.61	75.28	115.22	141.85	168.48	195.11	221.75	275.00	55	26.96	67.34	102.52	125.98	149.43	172.89	196.34	243.25
32.72	79.87	122.57	151.03	179.50	207.96	236.43	293.36	56	29.62	73.12	111.78	137.55	163.32	189.09	214.86	266.39
35.45	85.80	132.07	162.91	193.75	224.59	255.43	317.11	57	31.33	76.84	117.73	144.99	172.24	199.50	226.76	281.27
36.53	88.15	135.82	167.61	199.39	231.17	262.95	326.51	58	33.61	81.80	125.66	154.90	184.14	213.38	242.63	301.10
37.61	90.50	139.58	172.30	205.02	237.74	270.47	335.90	59	35.45	85.80	132.07	162.91	193.75	224.59	255.43	317.11
38.70	92.87	143.38	177.05	210.71	244.38	278.05	345.39	60	36.61	88.33	136.10	167.95	199.80	231.65	263.51	327.20

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 ROP offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- *Child Rider*
- *No-cost built-in Terminal Illness Accelerated Benefit Rider*

male TOBACCO (BAND 1) / female TOBACCO (BAND 1)

male: Annual Rate *per* $1,000	male: Monthly EFT Premiums By Face Amount							ISSUE AGE	female: Annual Rate *per* $1,000	female: Monthly EFT Premiums By Face Amount						
	$25,000	$40,000	$50,000	$60,000	$70,000	$80,000	$99,999			$25,000	$40,000	$50,000	$60,000	$70,000	$80,000	$99,999
13.00	36.98	53.94	65.25	76.56	87.87	99.18	121.80	**25**	11.55	33.82	48.89	58.94	68.99	79.04	89.09	109.18
13.61	38.30	56.06	67.90	79.74	91.58	103.43	127.11	**26**	12.14	35.10	50.95	61.51	72.07	82.63	93.19	114.32
14.24	39.67	58.26	70.64	83.03	95.42	107.81	132.59	**27**	12.75	36.43	53.07	64.16	75.26	86.35	97.44	119.62
14.90	41.11	60.55	73.52	86.48	99.44	112.40	138.33	**28**	13.38	37.80	55.26	66.90	78.54	90.18	101.82	125.10
15.57	42.56	62.88	76.43	89.98	103.52	117.07	144.16	**29**	14.03	39.22	57.52	69.73	81.94	94.14	106.35	130.76
16.26	44.07	65.28	79.43	93.58	107.72	121.87	150.16	**30**	14.70	40.67	59.86	72.65	85.43	98.22	111.01	136.59
16.98	45.63	67.79	82.56	97.34	112.11	126.88	156.42	**31**	15.38	42.15	62.22	75.60	88.98	102.36	115.74	142.50
17.71	47.22	70.33	85.74	101.15	116.55	131.96	162.78	**32**	16.08	43.67	64.66	78.65	92.64	106.63	120.62	148.59
18.47	48.87	72.98	89.04	105.11	121.18	137.25	169.39	**33**	16.80	45.24	67.16	81.78	96.40	111.01	125.63	154.86
19.24	50.55	75.66	92.39	109.13	125.87	142.61	176.09	**34**	17.54	46.85	69.74	85.00	100.26	115.52	130.78	161.30
20.00	52.20	78.30	95.70	113.10	130.50	147.90	182.70	**35**	18.30	48.50	72.38	88.31	104.23	120.15	136.07	167.91
20.80	53.94	81.08	99.18	117.28	135.37	153.47	189.66	**36**	19.07	50.18	75.06	91.65	108.25	124.84	141.43	174.61
21.66	55.81	84.08	102.92	121.77	140.61	159.45	197.14	**37**	19.85	51.87	77.78	95.05	112.32	129.59	146.86	181.39
22.50	57.64	87.00	106.58	126.15	145.73	165.30	204.45	**38**	20.65	53.61	80.56	98.53	116.49	134.46	152.42	188.35
23.36	59.51	89.99	110.32	130.64	150.96	171.29	211.93	**39**	21.47	55.40	83.42	102.09	120.77	139.45	158.13	195.49
24.22	61.38	92.99	114.06	135.13	156.20	177.27	219.41	**40**	22.29	57.18	86.27	105.66	125.05	144.45	163.84	202.62
25.09	63.27	96.01	117.84	139.67	161.50	183.33	226.98	**41**	23.13	59.01	89.19	109.32	129.44	149.56	169.68	209.93
25.97	65.18	99.08	121.67	144.26	166.86	189.45	234.64	**42**	23.97	60.83	92.12	112.97	133.82	154.68	175.53	217.24
26.85	67.10	102.14	125.50	148.86	172.22	195.58	242.29	**43**	24.82	62.68	95.07	116.67	138.26	159.85	181.45	224.63
27.73	69.01	105.20	129.33	153.45	177.58	201.70	249.95	**44**	25.68	64.55	98.07	120.41	142.75	165.09	187.43	232.11
28.61	70.93	108.26	133.15	158.04	182.93	207.83	257.60	**45**	26.55	66.45	101.09	124.19	147.29	170.39	193.49	239.68

At the end of the initial 20-year period, the guaranteed cash value will be equal to 80% of 20 annual premiums, so long as premiums are paid when due. If the return-of-premium feature is exercised, this amount (less any outstanding loan) will be paid out as a 'refund', and coverage terminates. Or, this sum can be used as a single premium to continue coverage as a reduced paid-up (RPU) endowment policy on the life of the Insured, to age 95, with no further premiums due. The RPU option can be exercised at any time there is sufficient surrender value, not just at the end of the initial 20-year period.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

**See Page 14 for details.*

SIMPLE TERM 20 ROP (BAND 2)

20-YEAR SIMPLIFIED ISSUE RETURN-OF-PREMIUM TERM

ISSUE AGES: (Age Last Birthday)	***Non-Tobacco:***	25 – 60
	Tobacco:	25 – 45
FACE AMOUNTS:	***Minimum:***	$100,000
	Maximums:	$300,000 (ages 25 – 45)
		$225,000 (ages 46 – 55)
		$150,000 (ages 56 – 60)
RATE CLASSES:	Non-Tobacco/Tobacco	
BUILT-IN RATING:	4 Tables	
ANNUAL POLICY FEE:	$100 (commissionable)	

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087
DIRECT MONTHLY BILL:	.095

Ideal product for clients with minor health issues.

male NON-TOBACCO (BAND 2) / female NON-TOBACCO (BAND 2)

Male: Annual Rate *per* $1,000	Male: Monthly EFT Premiums By Face Amount $100,000	$125,000	$150,000	$200,000	$225,000	$250,000	$300,000	ISSUE AGE	Female: Annual Rate *per* $1,000	Female: Monthly EFT Premiums By Face Amount $100,000	$125,000	$150,000	$200,000	$225,000	$250,000	$300,000
9.44	90.83	111.36	131.89	172.96	193.49	214.02	255.08	**25**	8.23	80.30	98.20	116.10	151.90	169.80	187.70	223.50
9.62	92.39	113.32	134.24	176.09	197.01	217.94	259.78	**26**	8.60	83.52	102.23	120.93	158.34	177.05	195.75	233.16
9.73	93.35	114.51	135.68	178.00	199.16	220.33	262.65	**27**	8.99	86.91	106.47	126.02	165.13	184.68	204.23	243.34
9.85	94.40	115.82	137.24	180.09	201.51	222.94	265.79	**28**	9.40	90.48	110.93	131.37	172.26	192.71	213.15	254.04
10.00	95.70	117.45	139.20	182.70	204.45	226.20	269.70	**29**	9.82	94.13	115.49	136.85	179.57	200.93	222.29	265.00
10.16	97.09	119.19	141.29	185.48	207.58	229.68	273.88	**30**	10.04	96.05	117.89	139.72	183.40	205.23	227.07	270.74
10.33	98.57	121.04	143.51	188.44	210.91	233.38	278.31	**31**	10.24	97.79	120.06	142.33	186.88	209.15	231.42	275.96
10.51	100.14	123.00	145.86	191.57	214.43	237.29	283.01	**32**	10.38	99.01	121.58	144.16	189.31	211.89	234.47	279.62
10.70	101.79	125.06	148.34	194.88	218.15	241.43	287.97	**33**	10.59	100.83	123.87	146.90	192.97	216.00	239.03	285.10
10.96	104.05	127.89	151.73	199.40	223.24	247.08	294.76	**34**	10.85	103.10	126.69	150.29	197.49	221.09	244.69	291.89
11.38	107.71	132.46	157.21	206.71	231.46	256.22	305.72	**35**	11.27	106.75	131.26	155.77	204.80	229.31	253.82	302.85
11.60	109.62	134.85	160.08	210.54	235.77	261.00	311.46	**36**	11.49	108.66	133.65	158.64	208.63	233.62	258.61	308.59
12.01	113.19	139.31	165.43	217.67	243.80	269.92	322.16	**37**	11.89	112.14	138.00	163.86	215.59	241.45	267.31	319.03
12.45	117.02	144.09	171.17	225.33	252.41	279.49	333.65	**38**	12.33	115.97	142.79	169.61	223.24	250.06	276.88	330.51
13.08	122.50	150.95	179.39	236.29	264.74	293.19	350.09	**39**	12.95	121.37	149.53	177.70	234.03	262.20	290.36	346.70
13.69	127.80	157.58	187.35	246.91	276.68	306.46	366.01	**40**	13.55	126.59	156.06	185.53	244.47	273.94	303.41	362.36
14.61	135.81	167.58	199.36	262.91	294.69	326.47	390.02	**41**	14.47	134.59	166.06	197.53	260.48	291.95	323.42	386.37
15.53	143.81	177.59	211.37	278.92	312.70	346.48	414.03	**42**	15.38	142.51	175.96	209.41	276.31	309.76	343.22	410.12
16.53	152.51	188.46	224.42	296.32	332.27	368.23	440.13	**43**	16.37	151.12	186.72	222.33	293.54	329.14	364.75	435.96
17.51	161.04	199.12	237.21	313.37	351.46	389.54	465.71	**44**	17.26	158.86	196.40	233.94	309.02	346.56	384.11	459.19
18.76	171.91	212.72	253.52	335.12	375.93	416.73	498.34	**45**	18.13	166.43	205.86	245.30	324.16	363.59	403.03	481.89
20.00	182.70	226.20	269.70	356.70	400.20			**46**	19.13	175.13	216.74	258.35	341.56	383.17		
21.21	193.23	239.36	285.49	377.75	423.89			**47**	20.21	184.53	228.48	272.44	360.35	404.31		
22.30	202.71	251.21	299.72	396.72	445.22			**48**	20.84	190.01	235.34	280.66	371.32	416.64		
23.79	215.67	267.42	319.16	422.65	474.39			**49**	21.79	198.27	245.67	293.06	387.85	435.24		
24.61	222.81	276.33	329.86	436.91	490.44			**50**	22.60	205.32	254.48	303.63	401.94	451.10		
22.08	200.80	248.82	296.84	392.89	440.92			**51**	18.50	169.65	209.89	250.13	330.60	370.84		
23.50	213.15	264.26	315.38	417.60	468.71			**52**	19.67	179.83	222.61	265.39	350.96	393.74		
25.20	227.94	282.75	337.56	447.18	501.99			**53**	21.11	192.36	238.27	284.19	376.01	421.93		
27.07	244.21	303.09	361.96	479.72	538.60			**54**	22.21	201.93	250.23	298.54	395.15	443.46		
29.04	261.35	324.51	387.67	514.00	577.16			**55**	23.88	216.46	268.40	320.33	424.21	476.15		
30.99	278.31	345.72	413.12					**56**	25.64	231.77	287.54	343.30				
34.03	304.76	378.78	452.79					**57**	27.90	251.43	312.11	372.80				
36.18	323.47	402.16	480.85					**58**	30.34	272.66	338.65	404.64				
37.61	335.91	417.71	499.51					**59**	32.97	295.54	367.25	438.96				
38.70	345.39	429.56	513.74					**60**	35.82	320.33	398.24	476.15				

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

Simple Term 20 ROP offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- *Child Rider (First $5,000 of Child Rider coverage is at no cost for face amounts of $100,000 or more.)*
- *No-cost built-in Terminal Illness Accelerated Benefit Rider*

male TOBACCO (BAND 2) / female TOBACCO (BAND 2)

male: Annual Rate *per* $1,000	male: Monthly EFT Premiums By Face Amount $100,000	$125,000	$150,000	$200,000	$225,000	$250,000	$300,000	ISSUE AGE	female: Annual Rate *per* $1,000	female: Monthly EFT Premiums By Face Amount $100,000	$125,000	$150,000	$200,000	$225,000	$250,000	$300,000
13.00	121.80	150.08	178.35	234.90	263.18	291.45	348.00	25	11.55	109.19	134.31	159.43	209.67	234.79	259.91	310.16
13.43	125.54	154.75	183.96	242.38	271.59	300.80	359.22	26	12.14	114.32	140.72	167.13	219.94	246.34	272.75	325.55
13.65	127.46	157.14	186.83	246.21	275.90	305.59	364.97	27	12.46	117.10	144.20	171.30	225.50	252.60	279.71	333.91
13.90	129.63	159.86	190.10	250.56	280.79	311.03	371.49	28	12.69	119.10	146.70	174.30	229.51	257.11	284.71	339.91
14.15	131.81	162.58	193.36	254.91	285.69	316.46	378.02	29	12.92	121.10	149.21	177.31	233.51	261.61	289.71	345.91
13.99	130.41	160.84	191.27	252.13	282.55	312.98	373.84	30	12.98	121.63	149.86	178.09	234.55	262.78	291.02	347.48
14.42	134.15	165.52	196.88	259.61	290.97	322.34	385.06	31	13.22	123.71	152.47	181.22	238.73	267.48	296.24	353.74
14.98	139.03	171.61	204.19	269.35	301.93	334.52	399.68	32	13.78	128.59	158.56	188.53	248.47	278.44	308.42	368.36
15.19	140.85	173.89	206.93	273.01	306.04	339.08	405.16	33	14.05	130.94	161.49	192.05	253.17	283.73	314.29	375.41
15.44	143.03	176.61	210.19	277.36	310.94	344.52	411.68	34	14.29	133.02	164.10	195.18	257.35	288.43	319.51	381.67
15.82	146.33	180.74	215.15	283.97	318.38	352.79	421.60	35	15.30	141.81	175.09	208.37	274.92	308.20	341.48	408.03
16.30	150.51	185.96	221.42	292.32	327.77	363.23	434.13	36	16.07	148.51	183.46	218.41	288.32	323.27	358.22	428.13
16.88	155.56	192.27	228.98	302.41	339.13	375.84	449.27	37	16.63	153.38	189.55	225.72	298.06	334.23	370.40	442.74
17.96	164.95	204.02	243.08	321.20	360.27	399.33	477.46	38	17.15	157.91	195.21	232.51	307.11	344.41	381.71	456.32
19.19	175.65	217.39	259.13	342.61	384.34	426.08	509.56	39	17.79	163.47	202.17	240.86	318.25	356.94	395.63	473.02
20.50	187.05	231.64	276.23	365.40	409.99	454.58	543.75	40	18.84	172.61	213.59	254.56	336.52	377.49	418.47	500.42
22.29	202.62	251.10	299.58	396.55	445.03	493.51	590.47	41	20.05	183.14	226.74	270.35	357.57	401.18	444.79	532.01
23.96	217.15	269.27	321.38	425.60	477.72	529.83	634.06	42	21.36	194.53	240.99	287.45	380.36	426.82	473.28	566.20
25.84	233.51	289.71	345.91	458.32	514.52	570.72	683.12	43	22.89	207.84	257.63	307.41	406.99	456.77	506.56	606.13
27.73	249.95	310.26	370.58	491.20	551.51	611.83	732.45	44	24.59	222.63	276.12	329.60	436.57	490.05	543.53	650.50
28.61	257.61	319.83	382.06	506.51	568.74	630.97	755.42	45	26.51	239.34	297.00	354.66	469.97	527.63	585.29	700.61

At the end of the initial 20-year period, the guaranteed cash value will be equal to 100% of 20 annual premiums for ages 25-50 (NT), and 80% of 20 annual premiums for ages 51-60 (NT) and 25-45 (T), so long as premiums are paid when due. If the return-of-premium feature is exercised, this amount (less any outstanding loan) will be paid out as a 'refund', and coverage terminates. Or, this sum can be used as a single premium to continue coverage as a reduced paid-up (RPU) endowment policy on the life of the Insured, to age 95, with no further premiums due. The RPU option can be exercised at any time there is sufficient surrender value, not just at the end of the initial 20-year period.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

**See Page 14 for details.*

SIMPLE TERM 20 DLX

20-YEAR SIMPLIFIED ISSUE TERM

ISSUE AGES: (Age Last Birthday) 20 – 60

FACE AMOUNTS: ***Minimum:*** $25,000 ***Maximum:*** $50,000

RATE CLASSES: Non-Tobacco/Tobacco

BUILT-IN RATING: 8 Tables

ANNUAL POLICY FEE: $100 (commissionable)

Ideal product for clients insulin-dependent diabetes.*

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087
DIRECT MONTHLY BILL:	.095

male NON-TOBACCO / **female** NON-TOBACCO

Male Annual Rate *per* $1,000	Male Monthly EFT Premiums By Face Amount $25,000	$30,000	$35,000	$40,000	$45,000	$50,000	ISSUE AGE	Female Annual Rate *per* $1,000	Female Monthly EFT Premiums By Face Amount $25,000	$30,000	$35,000	$40,000	$45,000	$50,000
5.48	20.62	23.00	25.39	27.77	30.15	32.54	20	4.27	17.99	19.84	21.70	23.56	25.42	27.27
5.63	20.95	23.39	25.84	28.29	30.74	33.19	21	4.36	18.18	20.08	21.98	23.87	25.77	27.67
5.79	21.29	23.81	26.33	28.85	31.37	33.89	22	4.47	18.42	20.37	22.31	24.26	26.20	28.14
5.96	21.66	24.26	26.85	29.44	32.03	34.63	23	4.61	18.73	20.73	22.74	24.74	26.75	28.75
6.17	22.12	24.80	27.49	30.17	32.86	35.54	24	4.79	19.12	21.20	23.29	25.37	27.45	29.54
6.41	22.64	25.43	28.22	31.01	33.80	36.58	25	4.97	19.51	21.67	23.83	26.00	28.16	30.32
6.63	23.12	26.00	28.89	31.77	34.66	37.54	26	5.16	19.92	22.17	24.41	26.66	28.90	31.15
6.86	23.62	26.60	29.59	32.57	35.56	38.54	27	5.37	20.38	22.72	25.05	27.39	29.72	32.06
7.13	24.21	27.31	30.41	33.51	36.61	39.72	28	5.59	20.86	23.29	25.72	28.15	30.58	33.02
7.46	24.93	28.17	31.42	34.66	37.91	41.15	29	5.82	21.36	23.89	26.42	28.95	31.49	34.02
7.92	25.93	29.37	32.82	36.26	39.71	43.15	30	6.09	21.95	24.59	27.24	29.89	32.54	35.19
8.46	27.10	30.78	34.46	38.14	41.82	45.50	31	6.53	22.90	25.74	28.58	31.42	34.26	37.11
9.10	28.49	32.45	36.41	40.37	44.33	48.29	32	7.06	24.06	27.13	30.20	33.27	36.34	39.41
9.65	29.69	33.89	38.08	42.28	46.48	50.68	33	7.49	24.99	28.25	31.51	34.77	38.02	41.28
10.17	30.82	35.24	39.67	44.09	48.52	52.94	34	7.90	25.88	29.32	32.76	36.19	39.63	43.07
10.74	32.06	36.73	41.40	46.08	50.75	55.42	35	8.33	26.82	30.44	34.06	37.69	41.31	44.94
11.35	33.39	38.32	43.26	48.20	53.14	58.07	36	8.79	27.82	31.64	35.47	39.29	43.11	46.94
11.96	34.71	39.92	45.12	50.32	55.52	60.73	37	9.28	28.88	32.92	36.96	40.99	45.03	49.07
12.43	35.74	41.14	46.55	51.96	57.36	62.77	38	9.64	29.67	33.86	38.05	42.25	46.44	50.63
12.90	36.76	42.37	47.98	53.59	59.20	64.82	39	10.00	30.45	34.80	39.15	43.50	47.85	52.20
13.45	37.95	43.80	49.66	55.51	61.36	67.21	40	10.43	31.39	35.92	40.46	45.00	49.53	54.07
14.40	40.02	46.28	52.55	58.81	65.08	71.34	41	11.16	32.97	37.83	42.68	47.54	52.39	57.25
15.38	42.15	48.84	55.53	62.22	68.91	75.60	42	11.92	34.63	39.81	45.00	50.18	55.37	60.55
16.38	44.33	51.45	58.58	65.70	72.83	79.95	43	12.69	36.30	41.82	47.34	52.86	58.38	63.90
17.45	46.65	54.24	61.84	69.43	77.02	84.61	44	13.52	38.11	43.99	49.87	55.75	61.63	67.51
18.69	49.35	57.48	65.61	73.74	81.87	90.00	45	14.50	40.24	46.55	52.85	59.16	65.47	71.78
19.97	52.13	60.82	69.51	78.20	86.88	95.57	46	15.47	42.35	49.08	55.81	62.54	69.27	75.99
21.48	55.42	64.76	74.11	83.45	92.79	102.14	47	16.65	44.91	52.16	59.40	66.64	73.88	81.13
22.65	57.96	67.82	77.67	87.52	97.37	107.23	48	17.55	46.87	54.51	62.14	69.77	77.41	85.04
24.00	60.90	71.34	81.78	92.22	102.66	113.10	49	18.61	49.18	57.27	65.37	73.46	81.56	89.65
25.04	63.16	74.05	84.95	95.84	106.73	117.62	50	19.41	50.92	59.36	67.80	76.25	84.69	93.13
26.63	66.62	78.20	89.79	101.37	112.96	124.54	51	20.64	53.59	62.57	71.55	80.53	89.51	98.48
28.31	70.27	82.59	94.90	107.22	119.53	131.85	52	21.95	56.44	65.99	75.54	85.09	94.63	104.18
30.67	75.41	88.75	102.09	115.43	128.77	142.11	53	23.77	60.40	70.74	81.08	91.42	101.76	112.10
32.92	80.30	94.62	108.94	123.26	137.58	151.90	54	25.07	63.23	74.13	85.04	95.94	106.85	117.75
34.92	84.65	99.84	115.03	130.22	145.41	160.60	55	26.44	66.21	77.71	89.21	100.71	112.21	123.71
37.00	89.18	105.27	121.37	137.46	153.56	169.65	56	27.95	69.49	81.65	93.81	105.97	118.12	130.28
39.09	93.72	110.72	127.73	144.73	161.74	178.74	57	29.61	73.10	85.98	98.86	111.74	124.62	137.50
41.21	98.33	116.26	134.18	152.11	170.04	187.96	58	31.41	77.02	90.68	104.34	118.01	131.67	145.33
43.37	103.03	121.90	140.76	159.63	178.49	197.36	59	33.32	81.17	95.67	110.16	124.65	139.15	153.64
45.58	107.84	127.66	147.49	167.32	187.15	206.97	60	35.32	85.52	100.89	116.25	131.61	146.98	162.34

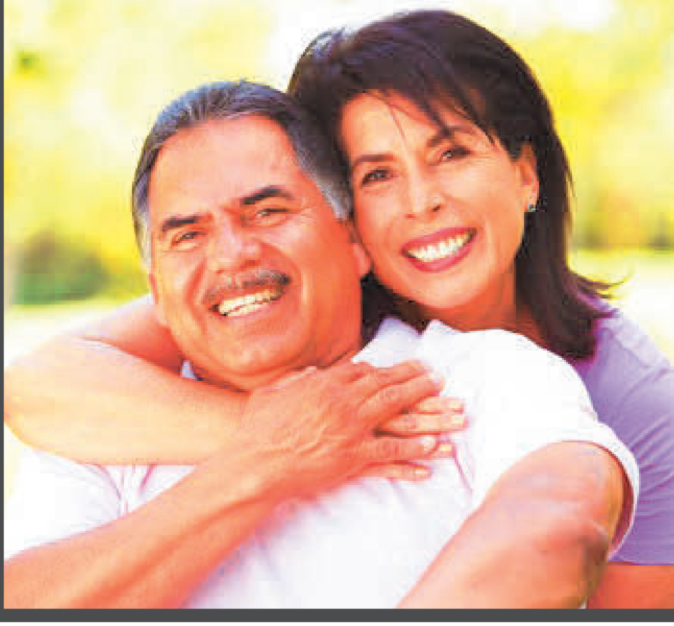
Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

**Must otherwise qualify.*

Simple Term 20 DLX offers guaranteed level premiums for the initial term period (after which premiums increase annually), and guaranteed renewability to age 95.

OPTIONAL BENEFITS & RIDERS:*

- *Child Rider*
- *Accidental Death Benefit (minimum base face $25,000)*
- *No-cost built-in Terminal Illness Accelerated Benefit Rider*



male TOBACCO / female TOBACCO

male TOBACCO: Annual Rate per $1,000	Monthly EFT Premiums By Face Amount						ISSUE AGE	female TOBACCO: Annual Rate per $1,000	Monthly EFT Premiums By Face Amount					
	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000			$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
7.53	25.08	28.35	31.63	34.90	38.18	41.46	**20**	6.47	22.77	25.59	28.40	31.22	34.03	36.84
7.64	25.32	28.64	31.96	35.29	38.61	41.93	**21**	6.57	22.99	25.85	28.71	31.56	34.42	37.28
7.76	25.58	28.95	32.33	35.70	39.08	42.46	**22**	6.69	23.25	26.16	29.07	31.98	34.89	37.80
7.92	25.93	29.37	32.82	36.26	39.71	43.15	**23**	6.85	23.60	26.58	29.56	32.54	35.52	38.50
8.17	26.47	30.02	33.58	37.13	40.69	44.24	**24**	7.06	24.06	27.13	30.20	33.27	36.34	39.41
8.53	27.25	30.96	34.67	38.38	42.09	45.81	**25**	7.28	24.53	27.70	30.87	34.03	37.20	40.37
8.86	27.97	31.82	35.68	39.53	43.39	47.24	**26**	7.54	25.10	28.38	31.66	34.94	38.22	41.50
9.23	28.78	32.79	36.81	40.82	44.84	48.85	**27**	7.81	25.69	29.08	32.48	35.88	39.28	42.67
9.58	29.54	33.70	37.87	42.04	46.21	50.37	**28**	8.10	26.32	29.84	33.36	36.89	40.41	43.94
9.94	30.32	34.64	38.97	43.29	47.62	51.94	**29**	8.40	26.97	30.62	34.28	37.93	41.59	45.24
10.32	31.15	35.64	40.12	44.61	49.10	53.59	**30**	8.73	27.69	31.49	35.28	39.08	42.88	46.68
10.73	32.04	36.71	41.37	46.04	50.71	55.38	**31**	9.08	28.45	32.40	36.35	40.30	44.25	48.20
11.16	32.97	37.83	42.68	47.54	52.39	57.25	**32**	9.43	29.21	33.31	37.41	41.52	45.62	49.72
11.73	34.21	39.32	44.42	49.52	54.62	59.73	**33**	9.80	30.02	34.28	38.54	42.80	47.07	51.33
12.40	35.67	41.06	46.46	51.85	57.25	62.64	**34**	10.21	30.91	35.35	39.79	44.23	48.67	53.11
13.18	37.37	43.10	48.83	54.57	60.30	66.03	**35**	10.62	31.80	36.42	41.04	45.66	50.28	54.90
13.83	38.78	44.80	50.81	56.83	62.84	68.86	**36**	11.28	33.23	38.14	43.05	47.95	52.86	57.77
14.61	40.48	46.83	53.19	59.54	65.90	72.25	**37**	11.80	34.37	39.50	44.63	49.76	54.90	60.03
15.47	42.35	49.08	55.81	62.54	69.27	75.99	**38**	12.44	35.76	41.17	46.58	51.99	57.40	62.81
16.35	44.26	51.37	58.49	65.60	72.71	79.82	**39**	13.32	37.67	43.47	49.26	55.05	60.85	66.64
17.31	46.35	53.88	61.41	68.94	76.47	84.00	**40**	14.32	39.85	46.08	52.30	58.53	64.76	70.99
18.54	49.02	57.09	65.15	73.22	81.28	89.35	**41**	15.25	41.87	48.50	55.14	61.77	68.40	75.04
20.03	52.27	60.98	69.69	78.40	87.12	95.83	**42**	16.16	43.85	50.88	57.91	64.94	71.97	79.00
21.65	55.79	65.21	74.62	84.04	93.46	102.88	**43**	17.18	46.07	53.54	61.01	68.49	75.96	83.43
23.52	59.86	70.09	80.32	90.55	100.78	111.01	**44**	18.07	48.00	55.86	63.72	71.58	79.44	87.30
25.51	64.18	75.28	86.38	97.47	108.57	119.67	**45**	18.96	49.94	58.19	66.43	74.68	82.93	91.18
28.31	70.27	82.59	94.90	107.22	119.53	131.85	**46**	20.27	52.79	61.60	70.42	79.24	88.06	96.87
31.03	76.19	89.69	103.19	116.68	130.18	143.68	**47**	21.79	56.09	65.57	75.05	84.53	94.01	103.49
34.01	82.67	97.47	112.26	127.05	141.85	156.64	**48**	23.42	59.64	69.83	80.01	90.20	100.39	110.58
36.77	88.67	104.67	120.66	136.66	152.65	168.65	**49**	25.17	63.44	74.39	85.34	96.29	107.24	118.19
39.11	93.76	110.78	127.79	144.80	161.82	178.83	**50**	27.14	67.73	79.54	91.34	103.15	114.95	126.76
41.40	98.75	116.75	134.76	152.77	170.78	188.79	**51**	29.17	72.14	84.83	97.52	110.21	122.90	135.59
43.93	104.25	123.36	142.47	161.58	180.69	199.80	**52**	31.31	76.80	90.42	104.04	117.66	131.28	144.90
47.22	111.40	131.94	152.48	173.03	193.57	214.11	**53**	33.74	82.08	96.76	111.44	126.12	140.79	155.47
50.32	118.15	140.04	161.92	183.81	205.70	227.59	**54**	35.88	86.74	102.35	117.95	133.56	149.17	164.78
53.83	125.78	149.20	172.61	196.03	219.44	242.86	**55**	38.37	92.15	108.85	125.54	142.23	158.92	175.61
57.63	134.05	159.11	184.18	209.25	234.32	259.39	**56**	41.01	97.90	115.74	133.58	151.41	169.25	187.09
61.30	142.03	168.69	195.36	222.02	248.69	275.36	**57**	43.93	104.25	123.36	142.47	161.58	180.69	199.80
65.17	150.44	178.79	207.14	235.49	263.84	292.19	**58**	47.09	111.12	131.60	152.09	172.57	193.06	213.54
69.41	159.67	189.86	220.05	250.25	280.44	310.63	**59**	50.84	119.28	141.39	163.51	185.62	207.74	229.85
74.62	171.00	203.46	235.92	268.38	300.84	333.30	**60**	54.71	127.69	151.49	175.29	199.09	222.89	246.69

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

**See Page 15 for details.*

SIMPLE TERM 20/30

SIMPLIFIED ISSUE TERM

TOTAL AND PERMANENT DISABILITY BENEFIT (WAIVER OF PREMIUM): premiums waived during total and permanent disability up to the policy anniversary nearest the Insured's 60th birthday. See Page 16 for rates per thousand. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, if any, or on the policy anniversary nearest the Insured's attained age 60.*

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of $5,000 (max 4 units); premium is $25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, if the Insured commits suicide within two years of the rider effective date, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the policy anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.* ***First $5,000 of Child Rider coverage is at no charge for base policy face amounts of $100,000 or more.***

ACCIDENTAL DEATH BENEFIT RIDER: provides a benefit in addition to the base policy benefit should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary or involuntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See Page 16 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face amount for base policy and ADB rider is $25,000 each. Max ADB rider not to exceed lesser of base policy face amount or $200,000.*

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

SIMPLE TERM 20 ROP

SIMPLIFIED ISSUE RETURN-OF-PREMIUM TERM

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of $5,000 (max is 4 units); premium is $25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the policy anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.* ***First $5,000 of Child Rider coverage is at no charge for base policy face amounts of $100,000 or more.***

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

**All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.*

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

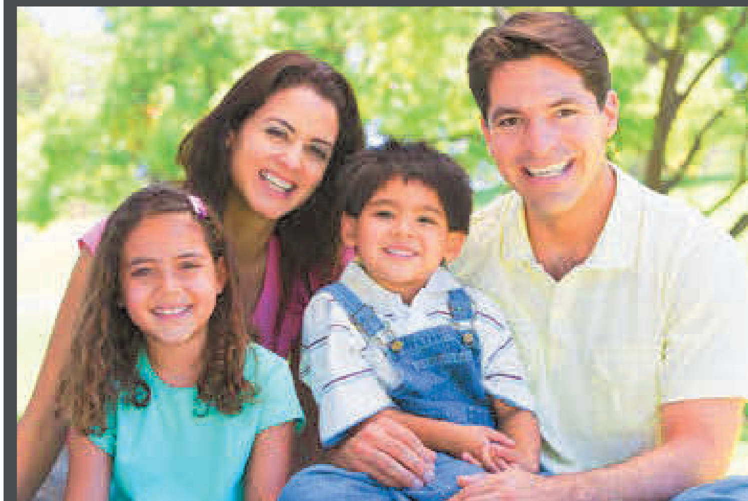
SIMPLE TERM 20 DLX
SIMPLIFIED ISSUE TERM

CHILD RIDER: provides coverage for children issue ages 30 days – 18 years (age last). Sold in units of $5,000 (max is 4 units); premium is $25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, if the Insured commits suicide within two years of the rider effective date, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the policy anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.*

ACCIDENTAL DEATH BENEFIT RIDER: provides a benefit in addition to the base policy benefit should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary or involuntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See Page 16 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face amount for base policy and ADB rider is $25,000 each. Max ADB rider is base policy face amount.*

NO-COST TERMINAL ILLNESS ACCELERATED BENEFIT RIDER: provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.*

**All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.*



rider/benefit PREMIUM RATES

Total and Permanent Disability Benefit*

(Waiver of Premium)

	SI TERM 20			SI TERM 30	
Age	Issue Age Rate	Attained Age Rate	Age	Issue Age Rate	Attained Age Rate
20	0.18		20	0.24	
21	0.18		21	0.24	
22	0.18		22	0.24	
23	0.18		23	0.24	
24	0.18		24	0.24	
25	0.18		25	0.24	
26	0.18		26	0.24	
27	0.18		27	0.25	
28	0.18		28	0.26	
29	0.18		29	0.26	
30	0.18		30	0.27	
31	0.18		31	0.27	
32	0.18		32	0.29	
33	0.20		33	0.33	
34	0.20		34	0.33	
35	0.22		35	0.37	
36	0.23		36	0.40	
37	0.25		37	0.44	
38	0.26		38	0.47	
39	0.30		39	0.55	
40	0.33	0.33	40	0.62	
41	0.37	0.37	41	0.69	
42	0.40	0.40	42	0.74	
43	0.45	0.45	43	0.83	
44	0.49	0.49	44	0.90	
45	0.56	0.56	45	1.01	
46	0.69	0.69	46	1.26	
47	0.79	0.79	47	1.44	
48	0.91	0.91	48	1.65	
49	1.10	1.10	49	1.85	
50	1.24	1.24	50	2.07	1.24
51	1.73	1.73	51	2.33	1.73
52	2.19	2.19	52	2.61	2.19
53	2.69	2.69	53	2.93	2.69
54	3.37	3.37	54	3.29	3.37
55	**4.07**	4.07	55	3.66	4.07
56		4.96	56		4.96
57		5.45	57		5.45
58		6.31	58		6.31
59		8.12	59		8.12

**Not avaliable on Simple Term 20 ROP or Simple Term 20 DLX.*

CHILD RIDER

$25 annual premium per unit of $5,000 (max rider face = 4 units).
*If Waiver of Premium is on the base policy, add **$2** for each paid unit of Child Rider (up to $8) to the Child Rider annual premium rate.*

ACCIDENTAL DEATH BENEFIT*

Age	Rate Per Thousand
20-32	$1.25
33-45	**$1.50**
46-56	$1.75
57-60	$2.00

**Not available on Simple Term 20 ROP.*

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.

MODAL FACTORS:

SEMI-ANNUAL:	.515
QUARTERLY:	.260
MONTHLY EFT:	.087
DIRECT MONTHLY BILL:	.095

Minimum Modal Premium: $20 (unless premiums paid via Monthly EFT mode)

Policy Fee For All Term Plans: $100 annually (commissionable)

PREMIUM CALCULATION EXAMPLES:

SIMPLE TERM 20

55 M NT
***$25,000** face*
WP
$5,000 CR
Monthly EFT

$15.31	Rate/1,000
+ **4.07**	WP Rate
$19.38	
x **25.00**	Face/1,000
$484.50	
+ 100.00	Policy Fee
$584.50	
+ 25.00	CR
+ 2.00	CR WP
$611.50	Annual Premium
x .087	Mode Factor
$53.20	Monthly EFT

SIMPLE TERM 30

40 M T
***$45,000** face*
$45,000 ADB
Direct Monthly

$11.69	Rate/1,000
+ **1.50**	ADB Rate
$13.19	
x **45.00**	Face/1,000
$593.55	
+ 100.00	Policy Fee
$693.55	Annual Premium
x .095	Mode Factor
$65.89	Direct Monthly

SIMPLE TERM 20 ROP*

35 F NT
***$100,000** face (Band 2)*
$10,000 CR ($5,000 is free)
Quarterly

$11.27	Rate/1,000
x **100**	Face/1,000
$1,127.00	
+ 100.00	Policy Fee
$1,227.00	
+ 25.00	1 Unit CR
$1,252.00	Annual Premium
x .260	Mode Factor
$325.52	Quarterly

What can I buy?

Premium Requested:	$30/Month
Product:	Simple Term 20 DLX
Sex:	Female
Age:	30
Nicotine:	No
Payment Mode:	Monthly EFT
Policy Fee:	$100
Rate per $1,000:	**$6.09**

Face Amount Calculation Example:

Step 1: Premium Commitment ÷ Modal Factor
$30 ÷ **.087** = 344.8276

Step 2: Subtract Policy Fee
344.8276 – **$100** = 244.8276

Step 3: Divide by Rate per $1,000
244.8276 ÷ **$6.09** = 40.2016

Step 4: Multiply by $1,000
40.2016 x **1,000** = 40,201.60

Face Amount Result: **$40,202**

** Due to rounding, system calculations may differ slightly.*

simplified UNDERWRITING

For all simplified-issue term products, a Personal History Interview (PHI) is required.

KNOW BEFORE YOU GO® APPLICATION PROCESS:

- Let your client know what to expect:
  - *Purpose: to review information on application.*
  - *Typically takes about 15 minutes, depending on product.*
  - *Discussion includes medical history, name of physician, and other pertinent information from app.*
  - *Remind client to be forthcoming and honest in answering interviewer questions.*
- You, as the Agent, initiate a PHI from your client's home by calling 866-333-6557.
- Tell the operator the interview is for UHL/UFFL and for the appropriate simplified issue term product (SimpleTerm 20, Simple Term 30, Simple Term 20 ROP, or Simple Term 20 DLX).
- Hand the phone to your client, <u>who must complete the interview without coaching or help from others</u>.
- During the call, the interviewer conducts MIB and IntelliScript prescription drug history searches.
- When the client is finished with the interview, he/she will be asked to hand the phone back to you.
- Based on the client's answers to the questions, and the MIB and prescription drug database searches, the interviewer will tell you whether or not the application should be submitted to the Home Office.

PHI HOURS:

- **Monday - Thursday** 8:30 a.m. - 11:30 p.m. (EST)
  Friday 8:30 a.m. - 10:00 p.m. (EST)
  Saturday 11:00 a.m. - 7:00 p.m. (EST)
  Sunday By appointment only.
- If Agent did not meet with the applicant in person when the application was taken, a PHI is **REQUIRED**.
- If the PHI is not done at the time the application is taken, the Home Office will order it.

MIB, INC.:

- Maintains and safeguards a record on almost everyone who has applied for life, health, critical illness disability, or long-term care insurance within the past seven (7) years.
  - *Records contain information of underwriting significance (medical and avocation information) about consumers who have applied for life and health insurance with MIB member companies.*
  - *Consumers may request a free copy of their MIB file by calling 866-692-6901.*
- UHL/UFFL does not rely solely on MIB reports to determine life insurance eligibility.

MILLIMAN INTELLISCRIPT:

- Results include drug name, dosage, fill date, pharmacy, and physician information.
- UHL/UFFL applicants may request a free copy of their Milliman IntelliScript prescription history report by calling 877-211-4816.

MALE/FEMALE BUILD CHART FOR SIMPLIFIED ISSUE TERM:

Weight Cannot Exceed The Following:		
Height	**Simple Term 20, Simple Term 30, Simple Term 20 ROP**	**Simple Term 20 DLX**
5'0"	210 lbs	240 lbs
5'4"	240 lbs	270 lbs
5'8"	270 lbs	305 lbs
6'0"	305 lbs	340 lbs
6'4"	340 lbs	385 lbs

NON-TOBACCO DEFINITION:

No nicotine products, electronic cigarettes, or vaping in the past 12 months.

MEDICAL EXAMINATIONS/ BODILY FLUIDS TESTING:

No routine exams or lab testing required. UHL/UFFL reserves the right, however, to order such requirements, at the underwriter's discretion. An Agent applying for coverage on his/her life is subject to the usual underwriting requirements that we obtain on all applicants, including a PHI.

- *Approved Paramed Company: APPS*
- *Approved Laboratory: Clinical Reference Lab*

ATTENDING PHYSICIAN STATEMENTS (APS):

Based on the applicant's medical history, MIB information, or pharmacy report, an APS may be necessary. Agents may be asked to provide the APS at the client's expense. APSs accepted only if provided by the physician/medical provider in a sealed envelope or faxed directly from the provider's office. See page 21 for details.

FOREIGN NATIONALS:

Applications accepted on individuals who are not naturalized US citizens provided they are here legally and on a permanent basis. Must possess a social security number, a valid Visa or Green Card, and have resided in the US for the past two years.

MILITARY RISKS:

Applications accepted on individuals currently serving in the military in a non-combat unit provided they have not been alerted for combat duty or are not serving in a hazardous area. Complete Military Personnel Financial Services Disclosure and submit with application. Forms: 200-673 (UHL); 18-673 (UFFL).

STRANGER-OWNED LIFE INSURANCE (STOLI):

Applications will not be accepted for which any agreement or understanding exists that provides for any party to obtain an interest in any policy issued on the Proposed Insured who does not have an insurable interest in the life of the Proposed Insured.[4]

[4] *State variations may apply.*

APP SUBMISSION TIPS

COVER MEMO:

- Legibly complete ***all*** sections, including:
  - Agent information.
  - How app was taken.
  - If PHI was completed.
  - If the policy is to be mailed to the Agent or Policyowner.
  - Any special instructions.

APPLICATION:

- Legibly complete all sections.
- Do not leave anything blank.
- Be as descriptive as possible.
- Clearly check answer boxes.
- Clearly note product applied for, face amount, payment mode, and premium amount.
- Required signatures include Proposed Insured, Policyowner (if different), and Agent.
- Basic Eligibility Requirement: Proposed Insured must have an attending physician and must list physician's name and contact information on the application.

PREMIUM:

- Premiums may be paid via check, bank draft, or money order. ***Cash is not accepted.***
- A completed, signed authorization form for bank drafts is required.
- Must include a completed, signed EFT authorization form with bank name, routing and account numbers for the Home Office to draft premiums.

APPLICATION RECEIPT/ FAIR CREDIT REPORTING ACT:

- Completed, signed application receipt is required if premium is collected.
- The Fair Credit Reporting Act/MIB Notice must be provided to the applicant at the time the application is taken, or if a point-of-sale PHI has been conducted.

UHL/UFFL OPPORTUNITY

WHY UHL/UFFL?

- ***Three decades*** in the simplified issue market.
- ***Quick*** issue.
- ***Initial premium*** can be ***drafted***.
- Annualized 1st-year commissions ***paid daily***.
- ***Fully commissionable policy fees***.
- Incentive trips.
- Marketing materials for use with consumers.
- ***Direct monthly bill*** available.
- Seasoned underwriters.
- App can be taken over the phone.*
- Electronic application for all term products.
- Free $5,000 Child Rider on face amounts of $100,000 or more.

** Wet signature required.*

ON THE WEB:

- Download applications, forms, and marketing materials 24/7.
- Product training presentations.
- Track app status.
- View daily commission activity and monthly commission statements.
- Online quoting engine.
- Mobile quoting app: *www.unitedhomelife.com/UnitedHomeLife/QuickQuote.jsp*
- View persistency/placement rates for you and Agents in your hierarchy.
- Track production for Agents in your hierarchy.

app SUBMISSION:

FAX TO:
317-692-7711

MAIL TO:
United Home Life Ins Co.
Attn: New Business
PO Box 7192
Indianapolis, IN 46207-7192

OVERNIGHT:
United Home Life Ins Co.
Attn: New Business
225 South East Street
Indianapolis, IN 46202
317-692-7979

APS
GUIDELINES/PROCEDURES

UHL/UFFL does not order APSs, and **here's why**:

- For most products, our **Know Before You Go®** PHI provides a **very solid preliminary decision** ***before*** you leave your client's home.
- Ordering an APS **adds** to the Company's **expenses** which can **result in higher premiums** and/or **lower commission rates**.
- **Underwriting takes longer** – sometimes weeks, or even ***months***.
- Obtaining the APS **rarely results in an application that's approved as applied for**.

What we will do: Notify you, giving you as much information as HIPAA allows, and **advise the product your client does qualify for**. Your client then has options:

- **Accept the product offered** and we'll issue the policy.
- **Pursue further underwriting. Your client** would then **request the APS** from his/her physician, and the **cost would be at your client's expense**.
    - **NOTE: We will *only* accept an APS via fax directly from the provider's office or in an envelope sealed by the provider if sent by USPS or overnight mail. The fax number to which an APS should be sent is 317-692-7636.**

FOR AGENT USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

200-645 9-20