

Lifetime Builder

Indexed Universal Life Insurance

Lifetime Builder indexed universal life insurance is a flexible life insurance policy that can fit many needs. The policy offers a death benefit while also giving you the opportunity to build cash value. The policy's cash value can earn interest based in part on the upward movement of a stock market index, subject to certain limitations.

<p>Issue Ages: <i>(Age nearest birthday)</i></p> <ul style="list-style-type: none"> • 0-85 for Standard Non Tobacco • 18-85 for Standard Tobacco • 18-85 for Preferred • 18-75 for Premier 	<p>Participation Rate:</p> <p>Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)</p>
<p>Premiums:</p> <ul style="list-style-type: none"> • Flexible premiums • Minimum Premium Guarantee • GPT/CVAT Tests 	<p>Interest Crediting Strategies:</p> <ul style="list-style-type: none"> • Basic Interest Strategy • 1-Year Fixed-Term Strategy • 1-Year Point-to-Point Strategy, S&P 500® • 1-Year Point-to-Point Increased Participation, S&P 500® • 1-Year Point-to-Point International Index, Hang Seng • 1-Year Point-to-Point Elevated Cap, S&P 500® • 1-Year Monthly Cap Strategy, S&P 500® • 2-Year Point-to-Point Strategy, S&P 500®
<p>Minimum Face Amount:</p> <ul style="list-style-type: none"> • \$25,000 (ages 0-17) • \$50,000 (ages 18-85 Standard) • \$100,000 Premier/Preferred 	<p>Available Benefits and Riders:</p> <ul style="list-style-type: none"> • Wellness for Life® • Overloan Protection Rider • Waiver of Monthly Deduction Rider, or • Waiver of Specified Premium Rider • Primary Insured Rider • Accidental Death Benefit Rider • Guaranteed Purchase Option Rider • Additional Insured Rider • Children's Insurance Rider • Accelerated Access Rider (Chronic Illness) • Terminal Illness Accelerated Death Benefit Rider • Death Benefit Return of Premium Rider
<p>Face Amount Bands:</p> <ul style="list-style-type: none"> • \$25,000 - \$99,999 • \$100,000+ 	<p>Product Features:</p> <ul style="list-style-type: none"> • Indexed Interest Crediting Strategies • Basic 5-year Minimum Premium Guarantee • Interest Rate Guarantee • Participation Rate Guarantee • Designed for accumulation • Guaranteed Account Value Enhancement: Beginning at the end of the 10th policy year, a guaranteed 0.60% account value enhancement will be credited to the policy's account value • Choice of two loan interest rate options - Annually Declared (Fixed) Rate or Variable Interest Rate • Preferred Fixed Interest Rate loans available after policy year 10 • Ability to switch loan types
<p>Death Benefit:</p> <ul style="list-style-type: none"> • Option 1 = the face amount • Option 2 = the initial face amount plus the account value in any given year • Option 3 = the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4% 	
<p>Underwriting:</p> <ul style="list-style-type: none"> • Premier • Preferred Non-Tobacco • Standard Non-Tobacco • Preferred Tobacco • Standard Tobacco 	
<p>Maximum Special Class:</p> <ul style="list-style-type: none"> • Table 16 	
<p>Expense Charges:</p> <ul style="list-style-type: none"> • \$8 per month • Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class and face amount • Premium Load: 6% in years 1-10, 3% in years 10+ • Surrender charges apply for 15 years 	
<p>Guaranteed Interest Rate:</p> <p>2% (True-Up at segment anniversary or at policy termination)</p>	
<p>Indices:</p> <ul style="list-style-type: none"> • Standard & Poor's 500® Index • Hang Seng 	

S&P 500® Index

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