



Product Overview

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| Underwriting | Simplified Underwriting | |
| Issue Ages | Immediate Solution | 0-85 |
| | 10 Pay Solution | 0-85 |
| | Easy Solution | 18-80 |
| State Availability | All States | |
| Dual Contracting | No | |
| Minimum Face Amount | \$1,000 | |
| Maximum Face Amount | 0-55 | \$50,000 |
| | 56-65 | \$40,000 |
| | 66-75 | \$30,000 |
| | 76-85 | \$25,000 |
| E&O Required - Yes/No | No | |
| Death Benefit Months 1-24 | Level - Immediate Coverage | |
| | Graded - 110% of Premiums Paid | |
| Death Benefit Months 25+ | Graded - 100% of Face Amount | |
| Accidental Death Benefit | 100% of Face Amount | |

Commission Information

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| Renewals | Yes |
| Advancing | Yes - Up to 9 Month |
| Commissions Paid | Daily |
| Chargebacks | Advanced Commissions - Charged back what is not earned (Example: If 4 months of premium was paid on a 9 month advancing, 5 months are charged back) |
| | As Earned Commissions - Only chargeback what is reversed (NSF/Rescission) |

Available Riders

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| 4 Riders | Accidental Death Benefit; Children's and Grandchildren's Benefit; Accelerated Death Benefit; Accelerated Death Benefit with Nursing Home Benefit |
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Sales Information

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| E-App Available | No |
| Telesale Available | No |
| Paper App Available | Yes |

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| Payments Acceptable | Bank Draft |
| Face to Face Required | Yes |