

# Product at a Glance

# LEGACY CHOICE

Description	<p>A legacy-enhancing life insurance plan with:</p> <ul style="list-style-type: none"><li>• <b>Guarantees:</b> death benefit locked in with a single premium and guaranteed cash values.</li><li>• <b>Simplicity:</b> not tied to market performance, no fluctuations.</li><li>• <b>Efficient application process:</b> automatic results upon completion of electronic application. Select cases may need further review by an underwriter—without a new application.</li></ul>
Policy Specifics	<p>Single Premium Whole Life (ICC 12 LIU-39)</p> <p>Rates based on 2017 CSO Mortality Tables.</p>
Issue Ages	<ul style="list-style-type: none"><li>• 40 through 85</li><li>• May back-date up to 60 days to save age</li></ul>
Single Premium	\$25,000 minimum
Max Benefit	<ul style="list-style-type: none"><li>• Ages 40–75: through \$300,000 Net Amount at Risk</li><li>• Ages 76–85: through \$100,000 Net Amount at Risk</li></ul>
Rate Classes	<ul style="list-style-type: none"><li>• Male / Female</li><li>• Non-Nicotine / Nicotine</li></ul>
Underwriting	Electronic application underwriting that provides an instant accept or decline for the majority of cases that pass the prequalification questions. Select cases may be further reviewed by an underwriter.
Loans	Interest: 8%
Riders Included See next page for Rider details	<ul style="list-style-type: none"><li>• Free Partial Withdrawals Rider (FPW). No cost for rider.</li><li>• Living Benefit Rider (LBR) may be included subject to presale underwriting.</li><li>• Return of Premium Rider (ROP), begins on Day 1.</li></ul>
Policy Fee & Charges	<ul style="list-style-type: none"><li>• No policy fee</li><li>• No surrender charges</li></ul>
Term of Coverage	Matures at age 121

## ► Riders

### Living Benefit Rider\*

This option provides for the payment of an accelerated death benefit at the owner's election in the event the insured is determined to be terminally ill (life expectancy certified by a physician to be less than 12 months) or chronically ill (permanently unable to perform 2 of 6 Activities of Daily Living or requires substantial supervision to protect the insured from threats to health and safety due to cognitive impairment) for at least 90 days. There is no cost of insurance or premium rate associated with this rider; rather, the accelerated benefit payment is discounted to reflect the early death benefit payment. Benefits paid under this option reduce the death benefit and other values under the policy. Benefits paid under this option may be taxable. At the owner's option, the lump sum benefit may be annuitized (paid out in a series of regularly scheduled monthly payments). Up to 90% of base death benefit can be accelerated, with a discount rate of 0.80 on that amount when exercised.

- Subject to presale underwriting
- Terminal illness, 2 ADLs or cognitive impairment

### Return of Premium Rider

On or after the policy effective date, this rider provides that the cash surrender value of the policy will equal the greater of the Net Cash Value (the cash value shown in the policy less any indebtedness) or the premium paid less any indebtedness. For the purposes of this rider, the premium returned does not include any portion of premium paid for any substandard risk charges for the death benefit and/or rider premiums

### Free Partial Withdrawals Rider

Withdrawal up to max of the lesser of 10% of CV, or \$40,000. Policy values adjusted proportionately. Rider is automatically included at no charge. There is a \$25 processing fee when exercised.

Benefits are only generally described here. Product and rider availability varies by state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail.

Not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

\*Not available in California.