

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.

Issue Ages:

(Age nearest birthday)

- 0-85 for Standard Non Tobacco
- 18-85 for Standard Tobacco
- 18-85 for Preferred
- 18-75 for Premier

Premiums:

- Flexible premiums
- Minimum Premium Guarantee
- GPT/CVAT Tests

Minimum Face Amount:

- \$25,000 (ages 0-17)
- \$50,000 (ages 18-85 Standard)
- \$100,000 Premier/Preferred

Face Amount Bands:

- \$25,000 - \$99,999
- \$100,000+

Death Benefit:

- **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%

Underwriting:

- Premier
- Preferred Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

Maximum Special Class:

- Table 16

Expense Charges:

- \$8 per month
- Monthly per thousand expense charge assessed in the first ten policy years (non-guaranteed): varies by issue age, gender, and underwriting class and face amount
- Premium Load: In policy years 1-10, 6% up to target, 3% above target. Policy years 10+, 3% on all premium.
- Surrender charges apply for 15 years

Guaranteed Interest Rate:

- 2% (True-Up at segment anniversary or at policy termination)

Indices:

- Standard & Poor's 500® Index
- Hang Seng

Participation Rate:

Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)

Interest Crediting Strategies:

- 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®

Available Benefits and Riders:

- 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

Product Features:

- 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

S&P 500® Index

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