

# Secure Solutions® Advantage Whole Life

## Approval and Forms List

N/A – Not available

State	Policy	Riders								Application
		10 or 20 Yr Term Rider (7926)	PW Rider (7924)	Accidental Death Benefit Rider (7922)	GIO Rider (8071)	Accelerated Death Benefit (8216)	SP AIR (8079)	Children's Ins Benefit Rider (7923)	Non-Occ DI Rider (8196)	
Alabama	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637-AL-0113
Alaska	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Arizona	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(AZ)
Arkansas	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(AR)
California	✓	✓	✓	✓	✓	NA	✓	✓	NA	7637(CA)
Colorado	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(CO)
Connecticut	✓	✓	✓	✓	✓	NA	✓	✓	✓	7637
D.C.	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(DC)
Delaware	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Florida	✓	✓	✓	✓	✓	NA	✓	✓	NA	7637(FL)
Georgia	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(GA)
Hawaii	✓	✓	✓	✓	NA	✓	✓	✓	✓	7637
Idaho	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Illinois	✓	✓	✓	✓	NA	✓	✓	✓	NA	7637
Indiana	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(IN)
Iowa	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Kansas	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(KS)
Kentucky	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(KY)
Louisiana	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(LA)
Maine	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(ME)
Maryland	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(MD)-0113
Massachusetts	✓	✓	NA	NA	NA	NA	✓	✓	✓	7637
Michigan	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(MI)
Minnesota	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(MN)-0506
Missouri	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(MO)
Nebraska	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Nevada	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(NV)
New Hampshire	✓	✓	✓	✓	✓	✓	✓	✓	NA	7637(NH)-1211
New Jersey	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(NJ)
New Mexico	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(NM)
North Carolina	✓	✓	✓	✓	NA	✓	✓	✓	✓	7637(NC)
North Dakota	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Ohio	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(OH)-0811
Oklahoma	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(OK)
Oregon	✓	✓	✓	✓	✓	✓	NA	✓	NA	7637(OR)
Pennsylvania	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(PA)
Rhode Island	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(RI)
South Carolina	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(SC)
South Dakota	✓	✓	✓	✓	✓	✓	✓	✓	NA	7637(SD)
Tennessee	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(TN)
Texas	✓	✓	✓	✓	✓	✓	NA	✓	✓	7637(TX)
Utah	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637
Vermont	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(VT)
Virginia	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(VA)
Washington	✓	NA	NA	NA	NA	✓	✓	NA	NA	7637(WA)
West Virginia	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(WV)
Wisconsin	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(WI)
Wyoming	✓	✓	✓	✓	✓	✓	✓	✓	✓	7637(WY)

# Secure Solutions<sup>®</sup> Continuous Premium Whole Life

*Product not available in New York, Montana, Mississippi*

## Product Features

- Level premium, level death benefit whole life
- Preferred Non-tobacco, Preferred tobacco starting at \$100,000
- Standard Non-tobacco and Standard Tobacco user rates also available
- Life and 20 Pay options
- Add Single Premium Additional Insurance Rider to build cash values and add Paid up insurance
- Add Level Term Rider for increased coverage for insured, spouse or other individual at minimal cost

## Issue Ages (age last birthday)

- Preferred Non-tobacco: 25-80
- Preferred Tobacco: 25-80
- Standard Non-Tobacco: 0-80
- Standard Tobacco: 16-80
- Rated Tables B-P: 0-80

## Face Amount Limits and Bands

Minimum face amount is 15,000 and there is no maximum face amount on Standard. Premium rate banding by policy size takes place at \$15,000, \$25,000, \$50,000, \$100,000, and \$250,000 face amount. The preferred premium class is not available below a face amount of \$100,000.

## Premium Modes

Annual, Semi-Annual, Quarterly, and Monthly Bank Draft

## Dividends

Policy is eligible for dividends; non-guaranteed. Payable annually, starting at the end of policy year four. The dividend options that are available are cash, premium reduction, paid-up additions, or accumulation.

## Annual Policy Fee

None

## Underwriting Requirements

See Form 3325 Underwriting Requirements and Form 8440 Agent Underwriting & Product Guide.

## Application and Other Forms for New Business

- Application: Form 7637 or state-specific variation, where applicable
- HIV Informed Consent : Form 7220 or state-specific variation, where applicable
- Authorization for Release of Health-Related Information (HIPAA): Form 7699
- Non-Occupational DI Questionnaire: Form 8270 or state-specific variation, where applicable; DI Rider not available in all states
- Statement in Lieu of Conforming Illustration, as applicable
- Computer Screen Illustration Acknowledgment, Form 5054, as applicable

## Riders (not available in all states)

- 10 or 20 Year Level Term Rider
- Accidental Death Benefit Rider
- Children's Insurance Benefit Rider
- Accelerated Death Benefit Insurance Rider available at no cost
- Non-Occupational Disability Income Rider
- Guaranteed Insurability Option Rider
- Single Premium Additional Insurance Rider
- Waiver of Premium for Disability