

SMART UL

Non Med Universal Life

- **ISSUE AGES 0-70**
- **FACE AMOUNTS \$25K TO \$250K**
 - 0-15 to \$150K
 - 16-55 to \$250K
 - 56-70 to \$150K
- **ISSUED STANDARD THROUGH TABLE 4 (ACCEPT/REJECT)**
- **BUILT IN BENEFITS (NO EXTRA COST)** - Common Carrier Accidental Death and Family Health Benefit Riders
- **COMPLIMENTARY MEMBER BENEFITS** - Critical Illness, Terminal Illness, Child Scholarships, Orphan Scholarships, Every Day Money and Legal Link
- **OPTIONAL RIDERS** - Waiver of Monthly Deduction, DI (Accident Only), Accidental Death, Guaranteed Purchase Option, Child
- **ANNUAL CONVENTIONS**
- **ADVANCES AVAILABLE (NO INTEREST) – PAID DAILY**
- **10 YEAR NO LAPSE PREMIUM**
- **HIGH TARGET PREMIUMS - TOP COMMISSIONS**