

# SMART UL (Non Med Universal Life)

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- **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**

The Insurance Group  
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A Foresters Product

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