

Universal Life Protector

Policy Form No. 36002

Permanent protection for your loved ones

PRODUCT FEATURES

- Spouse, children's and grandchildren's coverage available, even if you do not obtain coverage for yourself.
- Income earned on the cash value grows tax-deferred (under current law). Guaranteed interest rate of 4% compounded yearly.
- Accelerated Benefits Rider included at no additional cost
- Inflation Fighter Rider available — guarantees increased coverage for the first five policy years
- Coverage is portable. You can keep this coverage even if you change jobs or retire.
- Policy loan option is available.
- You can select the coverage level based on either the premium contribution amount or the death benefit amount.

BENEFIT AMOUNTS

- Benefit amounts from \$10,000 to \$250,000 (maximum six times your annual earnings)
- Spouse benefits of up to \$50,000
- Child/grandchild: \$10,000 or \$20,000

ELIGIBILITY

- You must earn at least \$12,000 a year
- You must be actively at work on the date of enrollment
- Employee/spouse issue ages: 18-70 years
- Children and grandchildren: Issue ages: 11 days-17 years (23 if full-time student in secondary school)

PREMIUM STRUCTURE

- Rates are issue age based and will not increase for as long as you keep the policy
- Smoker/non-smoker rates

EXCLUSIONS AND LIMITATIONS

Coverage will end and a limited benefit amount based upon the premiums paid will be payable for death resulting from suicide committed, while sane or insane, within two years of the policy date.

If the insured's age was misstated in an individual application, life insurance proceeds will be adjusted accordingly.

Incontestability

Except for nonpayment of premiums, this policy will be incontestable during the insured's lifetime after it has been in force for two years from the issue date.

Payment of the planned periodic premium does not guarantee coverage to the monthly anniversary date.

The information contained within this document is only a brief description. Product features, benefits, rates, and any limitations may vary by state and are subject to change. See the actual policy for your state for specific details.



SAMPLE RATES

\$10,000 death benefit

Non-Smoker status and premiums payable to age 100

| Issue Age | Weekly Premium | Cash Value at Age 65 |
|-----------|----------------|----------------------|
| 30 | \$2.67 | \$4,263 |
| 35 | \$3.07 | \$4,041 |
| 40 | \$3.59 | \$3,755 |
| 45 | \$4.26 | \$3,359 |
| 50 | \$5.14 | \$2,845 |

\$25,000 death benefit

Non-Smoker status and premiums payable to age 100

| Issue Age | Weekly Premium | Cash Value at Age 65 |
|-----------|----------------|----------------------|
| 30 | \$5.16 | \$10,683 |
| 35 | \$6.15 | \$10,096 |
| 40 | \$7.44 | \$9,358 |
| 45 | \$9.12 | \$8,383 |
| 50 | \$11.32 | \$7,102 |

\$50,000 death benefit

Non-Smoker status and premiums payable to age 100

| Issue Age | Weekly Premium | Cash Value at Age 65 |
|-----------|----------------|----------------------|
| 30 | \$9.29 | \$21,302 |
| 35 | \$11.28 | \$20,176 |
| 40 | \$13.85 | \$18,680 |
| 45 | \$17.21 | \$16,744 |
| 50 | \$21.63 | \$14,204 |