

Products at a Glance

Product Name	Golden Solution	Family Solution	Senior Choice	Family Choice
Product Type	Whole Life	Whole Life	Whole Life	Whole Life
Issue Age	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday	50 - 85 Age Last Birthday	0 - 49 Age Last Birthday
Minimum Face Amount	\$2,500 (\$5,000 WA)	\$5,000	\$2,500 (\$5,000 WA)	\$10,000
Maximum Face Amount	Immediate 50 - 75 = \$35,000 Immediate 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immediate 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000	Immediate 50 - 75 = \$35,000 Immediate 76 - 85 = \$20,000 Graded/ROP 50 - 85 = \$20,000	Immediate 0 - 49 = \$35,000 ROP 18 - 49 = \$20,000
Policy Fee	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)	\$30 Annually (Commissionable)
Underwriting	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check	Simplified Issue No Exam Telephone Interview Liberal Height/Weight Chart MIB & Script Check
Riders	Nursing Home Waiver of Premium Accidental Death Children's Insurance Grandchildren's Insurance No Cost Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance No Cost Terminal Illness Confined Care	Nursing Home Waiver of Premium Accidental Death Children's Insurance Grandchildren's Insurance No Cost Terminal Illness Confined Care	Spouse Term Rider Waiver of Premium Accidental Death Children's Insurance No Cost Terminal Illness Confined Care
Additional Features & Benefits	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available Graded Death Benefit Available (State Specific) ROP Death Benefit Available (State Specific) Cash Value for Emergency Use	Immediate Death Benefit Available ROP Death Benefit Available (State Specific) Cash Value for Emergency Use
Modal Factors	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519