

MUTUAL OF OMAHA INSURANCE COMPANY  
UNITED OF OMAHA LIFE INSURANCE COMPANY  
COMPANION LIFE INSURANCE COMPANY



# > Product Portfolio

## *Life Insurance*

BROKERAGE

As of March 2015

For producer use only.  
Not for use with the general public.

All products, base plans, provisions, features and riders may  
not be available in all states.

16035

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The products described here are the national versions. For state special variations and detailed information, please consult the product highlight sheets, product guides and underwriting guide.

# Strong. Stable. Secure.

## Company Ratings

<b>A.M. Best Company, Inc.</b> (for overall financial strength and ability to meet ongoing obligations to policyholders)	<b>A+ (Superior)</b> This rating is second highest of 16
<b>Moody's Investors Services*</b> (for current financial strength and ability to withstand financial stress in the future)	<b>A1 (Good)</b> This rating is fifth highest of 21
<b>Standard &amp; Poor's</b> (for financial strength to meet obligations to policyholders)	<b>A+ (Strong)</b> This rating is fifth highest of 21

\*Moody's Investor Services does not rate Companion Life Insurance Company (As of 03/15.)

## Resources

## Contact Information

<b>Sales Support</b> <ul style="list-style-type: none"><li>• Order materials</li><li>• Quotes</li><li>• Questions</li></ul>	1-800-693-6083 or sales.support@mutualofomaha.com
<b>Underwriting</b> <ul style="list-style-type: none"><li>• Case Management</li><li>• Fit</li></ul>	1-800-775-7896
<b>Sales Professional Access</b>	<a href="http://www.mutualofomaha.com/broker">www.mutualofomaha.com/broker</a>

## GUL

PRODUCT Product Type	GUL Guaranteed UL		
Issue Ages (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only for \$100,000+ 66-85 Standard NT & Standard T risk only for \$50,000 - \$99,999		
Face Amounts	\$50,000 - \$99,999 for ages 66-85 Standard NT & Standard T risk only \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 plus (First Year Premium over \$2,000,000 requires home office approval.)		
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T
	25% per table; table-rated cases increase the fully commissionable premium.		
Table Rates	Tables 1 (A) to 16 (P)		
Surrender Charges	First 19 policy years.		
Expense Loads	<b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 10% premium charge for all years on each premium payment		
Riders (Some restrictions may apply)	Guaranteed Refund Option* Accel. Death Benefit for Terminal and Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy		
Guaranteed Interest Rate	2%		
Low-Cost Loans	Years 2+: Charge 4.76% in advance, Credit 2% \$100 minimum loan amount		
Partial Withdrawals	\$100 handling fee \$500 minimum withdrawal		
No-Lapse Protection	The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 80 (20 years for ages 61 and above).		
Other Product Features	1. Competitive level premiums for lifetime and dial down guarantees for age 90-105 2. Offers 'dial-a-guarantee' option 3. Ability to 'catch-up' missed premium payments		

# GUL Plus

PRODUCT Product Type	GUL Plus Guaranteed UL		
Issue Ages (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only for \$100,000+ 66-85 Standard NT & Standard T risk only for \$50,000 - \$99,999		
Face Amounts	\$50,000 - \$99,999 for ages 66-85 Standard NT & Standard T risk only \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 plus <i>(First Year Premium over \$2,000,000 requires home office approval.)</i>		
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T
25% per table; table-rated cases increase the fully commissionable premium.			
Table Rates	Tables 1 (A) to 16 (P)		
Surrender Charges	First 14 policy years.		
Expense Loads	<p><b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month</p> <p><b>Premium Charge</b> 15% premium charge for all years on each premium payment</p>		
Riders (Some restrictions may apply)	Guaranteed Refund Option* Accel. Death Benefit for Terminal and Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy		
Guaranteed Interest Rate	2%		
Low-Cost Loans	Years 2-9: Charge 4.76% in advance, Credit 2% \$100 minimum loan amount	Years 10+: Charge 2.44% in advance, Credit 2.5% (includes .50% rate bonus only if the current interest rate is higher than the guaranteed interest rate.)	
Partial Withdrawals	\$75 handling fee \$500 minimum withdrawal		
No-Lapse Protection	The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 90 (20 years for ages 71 and above).		
Other Product Features	1. Product for Short Pays (including Single), Dump-ins & 1035s 2. Ability to 'catch-up' missed premium payments 3. Offers 'dial-a-guarantee' option 4. .50% Interest Rate Bonus beginning 10th Policy Year		

# GUL Survivor

PRODUCT Product Type		GUL Survivor Joint and Last Survivor Guaranteed UL		
Issue Ages (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only Maximum of 30 years age difference between the two insureds			
Face Amounts	\$250,000 plus (no banding) <i>(First Year Premium over \$1,000,000 requires home office approval.)</i>			
Underwriting Classes	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT	Standard T Uninsurable	May have one uninsurable (at least 6 months life expectancy) but the other insured must be rated a Table 6 or less. Maximum Substandard rating combination 16/8 (if one insured is greater than Table 8, the other insured must be Table 8 or less).
Table Rates	Tables 1 (A) to 16 (P)			
Surrender Charges	First 19 policy years.			
Expense Loads	<b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 20% premium charge for all years on each premium payment for current rate. 25% premium charge for all years on each premium payment for guaranteed rate.			
Riders (Some restrictions may apply)	Four Year Level Term Insurance Rider			
Guaranteed Interest Rate	3%			
Low-Cost Loans	Years 2+: Charge 5.66% in advance, Credit 3% \$500 minimum loan amount (may not apply in all states)			
Partial Withdrawals	Allowed after the first policy year \$100 handling fee \$500 minimum withdrawal			
No-Lapse Protection	<b>Short-Term No-Lapse Protection Period:</b> Minimum premium guarantees policy for 20 years. <b>Lifetime No-Lapse Protection Period:</b> Lifetime premium guarantees policy to the youngest insured's age 120.			
Other Product Features	1. Split Option Provision included in the policy 2. Estate Tax Repeal Provision included in the policy 3. Catch-Up unlimited 'catch-up' ability in policy years 1-20, 90 days in years 21+			



# AccumUL Plus®

PRODUCT Product Type		AccumUL Plus Cash Accumulation & Disbursement		
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only			
<b>Face Amounts</b>	\$25,000 - \$99,999* \$100,000 - \$249,999 \$250,000 - \$499,999	\$500,000 - \$999,999 \$1,000,000 plus		
	*Below \$100,000, only Standard NT and Standard T risks are available (First Year Premium over \$2,000,000 requires home office approval.)			
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T	
	25% per table; table-rated cases increase the fully commissionable premium.			
<b>Table Rates</b>	Tables 1 (A) to 16 (P)			
<b>Surrender Charges</b>	For ages 50 or younger: if the policy is surrendered during the first 15 policy years For ages 51-54: To age 65 For ages 55+: 10 Years			
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> Current = \$5 – Guaranteed = \$10 Monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month <b>Premium Charge</b> Current = 6% of premium up to the Target Premium 3% of premium in excess of the Target Premium Guaranteed = 6% of each premium payment			
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard <sup>SM</sup> Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider Add'l. Insured Term Rider (Self & Other Insured) *Included in the policy			
<b>Guaranteed Interest Rate</b>	3%			
<b>Low-Cost Loans</b>	Years 1-9: Charge 6% in arrears; Credit 3%. Years 10+: Charge 3.5% in arrears; Credit 3.5% (includes 0.50 interest rate bonus only if the current rate is higher than the guaranteed rate).			



<b>PRODUCT</b>	
<b>AccumUL Plus</b>	
<b>Product Type</b> <b>Cash Accumulation &amp; Disbursement</b>	
<b>Partial Withdrawals</b>	Allowed after first policy year, \$100 minimum withdrawal amount.
<b>No-Lapse Protection</b>	<p><b>Short-Term No-Lapse Protection</b> Based on payment of Minimum Premiums Ages 0-60: 10 Years Ages 61-64: To age 70 Ages 65-85: 5 Years</p> <p><b>Long-Term No-Lapse Protection</b> Based on payment of Target Premiums Ages 0-50: 30 Years Ages 51-74: To age 80 Ages 75-85: None</p>
<b>Other Product Features</b>	<ol style="list-style-type: none"> <li>1. Lapse Guard Protection</li> <li>2. Wash Loan Feature in years 10+</li> <li>3. 0.50 Interest Rate Bonus after 5th policy year</li> <li>4. Policy maturity age is 120</li> </ol>

# AccumUL Answers

<b>PRODUCT</b> <b>Product Type</b>		<b>AccumUL Answers</b> <b>Cash Accumulation &amp; Disbursement</b>	
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only		
<b>Face Amounts</b>	\$25,000 - \$99,999*	\$250,000 - \$499,999 \$100,000 - \$249,999	\$500,000 - \$999,999 \$1,000,000 plus *Below \$100,000, only Standard NT and Standard T risks are available (First Year Premium over \$2,000,000 requires home office approval.)
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T
<b>Table Rates</b>	25% per table; table-rated cases increase the fully commissionable premium. Tables 1 (A) to 16 (P)		
<b>Surrender Charges</b>	First 9 policy years.		
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> Current = \$5 – Guaranteed = \$10 Monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month <b>Premium Charge</b> Current = 5% of premium up to the Target Premium 7.5% of premium in excess of the Target Premium Guaranteed = 10% of each premium payment		
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard <sup>SM</sup> Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider Add'l. Insured Term Rider (Self & Other Insured) *Included in the policy		
<b>Guaranteed Interest Rate</b>	2%		
<b>Low-Cost Loans</b>	Years 1-9: Charge 4% in arrears; Credit 2%. Years 10+: Charge 2% in arrears; Credit 2%.		
<b>Partial Withdrawals</b>	Allowed after first policy year, \$100 minimum withdrawal amount.		
<b>No-Lapse Protection</b>	<b>Short-Term No-Lapse Protection</b> Based on payment of Minimum Premiums 5 Years <b>Long-Term No-Lapse Protection</b> Based on payment of Target Premiums Ages 0-55: 30 Years    Ages 56-79: To age 85    Ages 80+: None		
<b>Other Product Features</b>	1. Lapse Guard Protection 2. Wash Loan Feature in years 10+ 3. Policy maturity age is 120		

# Term Life Answers® 10, 15, 20, 30

PRODUCT					
TERM LIFE ANSWERS 10, 15, 20, 30					
Product Type					
<b>Issue Ages</b> (Age Last Birthday)		Term Life 10	Term Life 15	Term Life 20	Term Life 30
	Nontobacco	18-80	18-74	18-68	18-55
	Tobacco	18-75	18-70	18-65	18-50
<b>Face Amounts</b>	\$100,000 - \$249,999 \$250,000 - \$499,999		\$500,000 - \$999,999 \$1,000,000 and above		
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T		Substandard NT Substandard T	
<b>Table Rates</b>	Tables 1 (A) to 16 (P)				
<b>Premium Modes</b> (Modal Factors)	Annual (1.00) Semiannual (.52)		Quarterly (.275) Monthly BSP (.0875)		
<b>Policy Fee</b>	\$62.50 per year (Commissionable for face amounts under \$250,000)				
<b>Riders</b> (Some restrictions may apply)	Accelerated Death Benefit for Terminal Illness Rider* Accidental Death Benefit Rider Waiver of Premium for Unemployment Rider* Dependent Children's Rider Other Insured Rider Disability Waiver of Premium Rider *Included in the policy				
<b>Conversions</b>	Term Life 10		Term Life 15		
	Before age 75, or during first 2 years after policy issue, whichever is later		Before age 75		
	Term Life 20		Term Life 30		
	Before age 75		Only during the first 20 years		
<b>Renewal of Premiums</b>	Term Life 10		Term Life 15		
	The policy automatically renews annually in year 11 and thereafter to age 95, without evidence of insurability		The policy automatically renews annually in policy year 16 and thereafter to age 95, without evidence of insurability		
	Term Life 20		Term Life 30		
	The policy automatically renews annually in policy year 21 and thereafter to age 95, without evidence of insurability		The policy automatically renews annually in policy year 31 and thereafter to age 95, without evidence of insurability		

# Term Life Express 15, 20, 30

PRODUCT		TERM LIFE EXPRESS 15, 20, 30	
Product Type			
<b>Issue Ages</b> (Age Last Birthday)	Non-ROP	ROP	
	18-65 = 15/15 - 20/5 - 30/5	N/A	
	18-60 = 20/20	18-50 = 20/20	
	18-50 = 30/30	18-50 = 30/30	
	Maximum issue ages may vary by state and tobacco usage.		
<b>Face Amounts</b>	\$25,000 - \$400,000		
<b>Underwriting Classes</b>	Standard NT Standard T		
<b>Table Rates</b>	N/A		
<b>Premium Modes</b> (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	
<b>Policy Fee</b>	\$60 per year (Commissionable)		
<b>Riders</b> (Some restrictions may apply)	Accelerated Death Benefit Rider* Residential Damage Waiver of Premium Rider* Waiver of Premium for Unemployment Provision* Common Carrier Death Benefit Provision* Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider** Disability Waiver of Premium Rider *Included in the policy **Not available on ROP products		
<b>Conversions</b>	Convertible after policy year two through the lessor of: (a) the end of the level term period or (b) the policy anniversary following the insured's 70th birthday. Cannot be converted to a fully underwritten product.		
<b>Renewal of Premium</b>	Policies may be renewed annually to age 100, without evidence of insurability.		

# GUL Express

PRODUCT Product Type	GUL EXPRESS Guaranteed UL
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 18-65
<b>Face Amounts</b>	\$50,000 - \$250,000
<b>Underwriting Classes</b>	Standard NT Standard T
<b>Table Rates</b>	N/A
<b>Surrender Charges</b>	First 19 policy years.
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 10% premium charge for all years on each premium payment
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Guaranteed Insurability Rider* Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy
<b>Guaranteed Interest Rate</b>	3%
<b>Low-Cost Loans</b>	Years 2+: Charge 5.66% in advance, Credit 3% \$500 minimum loan amount
<b>Partial Withdrawals</b>	\$100 handling fee \$500 minimum withdrawal
<b>Death Benefit Guarantees</b>	The guaranteed coverage can be anywhere between a minimum required period of 20 years and maximum of lifetime coverage to age 120.
<b>Other Product Features</b>	1. Simplified underwriting 2. Quick issue process 3. Ability to 'catch-up' missed premium payments 4. Offers 'dial-a-guarantee' option 5. .50% Interest Rate Bonus beginning 10th Policy Year

# Living Promise Whole Life

<b>PRODUCT Product Type</b>	<b>LIVING PROMISE – Whole Life Insurance Level Benefit Plan</b>		<b>Graded Benefit Plan</b>
<b>Issue Ages</b> (Age Last Birthday)	45-85		45-80
<b>Face Amounts</b>	\$2,000 - \$40,000		\$2,000 - \$20,000
<b>Underwriting Classes</b>	Standard Tobacco/Nontobacco		Standard (no tobacco distinction)
<b>Table Rates</b>	N/A		N/A
<b>Premium Modes</b> (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	
<b>Policy Fee</b>	\$36 Annual Policy Fee (Commissionable)		
<b>Riders</b>	Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider* Optional: Accidental Death Benefit Rider *Included in the policy		None
<b>Low-Cost Loans</b>	Charge 7.4% in advance		
<b>Conversions</b>	N/A		
<b>Death Benefit Guarantees</b>	N/A		
<b>Other Product Features</b>	<ol style="list-style-type: none"> <li>1. Simplified underwriting</li> <li>2. Small face amounts</li> <li>3. No death benefit reductions in early years (Level Benefit only)</li> <li>4. iGo e-App™</li> </ol>		

# Children's Whole Life

PRODUCT Product Type	CHILDREN'S WHOLE LIFE Whole Life Insurance
<b>Issue Ages</b> (Age Last Birthday)	14 days to 25 years
<b>Face Amounts</b>	\$5,000 - \$30,000
<b>Underwriting Classes</b>	Standard
<b>Table Rates</b>	None
<b>Premium Modes</b> (Modal Factors)	Annual (1.00)                      Quarterly (.25) Semiannual (.50)                      Monthly BSP (.08333)
<b>Policy Fee</b>	\$12 Annual Policy Fee (Commissionable)
<b>Riders</b>	None
<b>Guaranteed Interest Rate</b>	N/A
<b>Low-Cost Loans</b>	Charge 5.66% in advance
<b>Partial Withdrawals</b>	None
<b>Death Benefit Guarantees</b>	Policy is guaranteed to age 100 as long as premium is paid.
<b>Other Product Features</b>	<ol style="list-style-type: none"> <li>1. Additional coverage may be purchased in the future without evidence of insurability</li> <li>2. Limited health questions and no medical exam</li> <li>3. Rates never increase and benefits never decrease</li> <li>4. iGo e-App™</li> </ol>

## GUL – New York only

PRODUCT Product Type	GUL Guaranteed UL
Issue Ages (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only for \$100,000+ 66-85 Standard NT & Standard T risk only for \$50,000 - \$99,999
Face Amounts	\$50,000 - \$99,999 for ages 66-85 Standard NT & Standard T risk only \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 plus <i>(First Year Premium over \$1,000,000 requires home office approval.)</i>
Underwriting Classes	Preferred Plus NT      Standard Plus NT      Substandard NT Preferred NT            Standard NT            Substandard T Preferred T                Standard T 25% per table; table-rated cases increase the fully commissionable premium.
Table Rates	Tables 1 (A) to 16 (P)
Surrender Charges	First 19 policy years.
Expense Loads	<b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 10% premium charge for all years on each premium payment
Riders (Some restrictions may apply)	Accel. Death Benefit for Terminal Illness/Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy
Guaranteed Interest Rate	2%
Low-Cost Loans	Years 2+: Charge 3.85% in advance, Credit 2%
Partial Withdrawals	\$100 handling fee \$100 minimum withdrawal
No-Lapse Protection	The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 80 (20 years for ages 61 and above).
Other Product Features	1. Competitive level premiums for lifetime and dial down guarantees for age 90-105 2. Offers 'dial-a-guarantee' option 3. Ability to 'catch-up' missed premium payments
Policy Form Number	Sex Distinct: 927Y-1110



# GUL Plus – New York only

PRODUCT Product Type	GUL Plus Guaranteed UL		
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only for \$100,000+ 66-85 Standard NT & Standard T risk only for \$50,000 - \$99,999		
<b>Face Amounts</b>	\$50,000 - \$99,999 for ages 66-85 Standard NT & Standard T risk only \$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 plus (First Year Premium over \$1,000,000 requires home office approval.)		
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T
<b>Table Rates</b>	25% per table; table-rated cases increase the fully commissionable premium. Tables 1 (A) to 16 (P)		
<b>Surrender Charges</b>	First 14 policy years.		
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 15% premium charge for all years on each premium payment		
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal Illness/Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy		
<b>Guaranteed Interest Rate</b>	2%		
<b>Low-Cost Loans</b>	Years 2-9: Charge 3.85% in advance, Credit 2%. Years 10+: Charge 2.44% in advance, Credit 2.5% (includes .50% rate bonus only if the current interest rate is higher than the guaranteed interest rate.)		
<b>Partial Withdrawals</b>	\$75 handling fee \$100 minimum withdrawal		
<b>No-Lapse Protection</b>	The guaranteed coverage can be a maximum of lifetime coverage to age 120 or a minimum of age 90 (20 years for ages 71 and above).		
<b>Other Product Features</b>	1. Product for Short Pays (including Single), Dump-ins & 1035s 2. Ability to 'catch-up' missed premium payments 3. Offers 'dial-a-guarantee' option 4. .50% Interest Rate Bonus beginning 10th Policy Year		
<b>Policy Form Number</b>	Sex Distinct: 929Y-1110		

# GUL Survivor – New York only

PRODUCT Product Type	GUL Survivor Joint and Last Survivor Guaranteed UL		
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 18-80 (all risks) 81-85 Standard NT and Standard T risks only Maximum of 30 years age difference between the two insureds		
<b>Face Amounts</b>	\$250,000 plus (no banding) <i>(First Year Premium over \$500,000 requires home office approval.)</i>		
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT	Standard T Uninsurable
<b>Table Rates</b>	Tables 1 (A) to 16 (P)		
<b>Surrender Charges</b>	First 19 policy years.		
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> \$5 policy fee A monthly charge per \$1,000 of the specified amount Cost of insurance for current month The monthly rider cost for the current month <b>Premium Charge</b> 20% premium charge for all years on each premium payment for current rate. 25% premium charge for all years on each premium payment for guaranteed rate.		
<b>Riders</b> (Some restrictions may apply)	Four Year Level Term Insurance Rider		
<b>Guaranteed Interest Rate</b>	3%		
<b>Low-Cost Loans</b>	Years 2+: Charge 4.76% in advance, Credit 3%		
<b>Partial Withdrawals</b>	Allowed after the first policy year \$100 handling fee \$500 minimum withdrawal		
<b>No-Lapse Protection</b>	<b>Short-Term No-Lapse Protection Period:</b> Minimum premium guarantees policy for 20 years. <b>Lifetime No-Lapse Protection Period:</b> Lifetime premium guarantees policy to the youngest insured's age 120.		
<b>Other Product Features</b>	1. Split Option Provision included in the policy 2. Estate Tax Repeal Provision included in the policy 3. Catch-Up unlimited 'catch-up' ability in policy years 1-20, 90 days in years 21+		
<b>Policy Form Number</b>	905Y-0309		



# AccumUL Plus® – New York only

PRODUCT Product Type		AccumUL Plus Cash Accumulation & Disbursement		
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only			
<b>Face Amounts</b>	\$25,000 - \$99,999*		\$500,000 - \$999,999	
	\$100,000 - \$249,999		\$1,000,000 plus	
	\$250,000 - \$499,999			
	*Below \$100,000, only Standard NT and Standard T risks are available (First Year Premium over \$1,000,000 requires home office approval.)			
<b>Underwriting Classes</b>	Preferred Plus NT	Standard Plus NT	Substandard NT	
	Preferred NT	Standard NT	Substandard T	
	Preferred T	Standard T		
	25% per table; table-rated cases increase the fully commissionable premium.			
<b>Table Rates</b>	Tables 1 (A) to 16 (P)			
<b>Surrender Charges</b>	For ages 50 or younger: if the policy is surrendered during the first 15 policy years For ages 51-54: To age 65 For ages 55+: 10 Years			
<b>Expense Loads</b>	<b>Monthly policy fee:</b> Current = \$5 – Guaranteed = \$10 Monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month <b>Premium Charge to each premium</b> Current = 6% of premium up to the Target Premium 3% of premium in excess of the Target Premium Guaranteed = 6% of each premium payment			
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Lapse Guard <sup>SM</sup> Rider* Accidental Death Benefit Rider Add'l. Insured Term Rider (Self & Other Insured) Dependent Children's Rider *Included in the policy			
<b>Guaranteed Interest Rate</b>	3%			
<b>Low-Cost Loans</b>	Years 1-9: Charge 5% in arrears; Credit 3%. Years 10+: Charge 3.5% in arrears; Credit 3.5% (includes 0.50 interest rate bonus only if the current rate is higher than the guaranteed rate).			
<b>Partial Withdrawals</b>	Allowed after first policy year, \$100 minimum withdrawal amount.			

<b>PRODUCT</b>	
<b>Product Type</b>	<b>AccumUL Plus Cash Accumulation &amp; Disbursement</b>
<b>No-Lapse Protection</b>	<p><b>Short-Term No-Lapse Protection</b> Based on payment of Minimum Premiums Ages 0-60: 10 Years Ages 61-64: To age 70 Ages 65-85: 5 Years</p> <p><b>Long-Term No-Lapse Protection</b> Based on payment of Target Premiums Ages 0-50: 30 Years Ages 51-74: To age 80 Ages 75-85: None</p>
<b>Other Product Features</b>	<p>Accumulation Value Supplement Retirement Income Lapse Guard Protection Wash Loans in Years 10+ 0.50 Interest Rate Bonus after 5th Policy Year Note: A Unisex policy is also available for small business needs</p>
<b>Policy Form Number</b>	<p>Sex Distinct: 888Y-0608 Unisex: 889Y-0608</p>

# AccumUL Answers – New York only

PRODUCT Product Type		AccumUL Answers Cash Accumulation & Disbursement		
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 0-17 Standard NT risk only 18-80 (all risks) 81-85 Standard NT and Standard T risks only			
<b>Face Amounts</b>	\$25,000 - \$99,999*	\$250,000 - \$499,999	\$100,000 - \$249,999	\$500,000 - \$999,999 \$1,000,000 plus *Below \$100,000, only Standard NT and Standard T risks are available (First Year Premium over \$1,000,000 requires home office approval.)
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T	25% per table; table-rated cases increase the fully commissionable premium.
<b>Table Rates</b>	Tables 1 (A) to 16 (P)			
<b>Surrender Charges</b>	First 9 policy years.			
<b>Expense Loads</b>	<b>Monthly Policy Fees:</b> Current = \$5 – Guaranteed = \$10 Monthly charge per \$1,000 of Specified Amount Cost of insurance for the current month Cost of riders for the current month <b>Premium Charge</b> Current = 5% of premium up to the Target Premium 7.5% of premium in excess of the Target Premium Guaranteed = 10% of each premium payment			
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal and Chronic Illness Riders* Lapse Guard <sup>SM</sup> Rider* Guaranteed Insurability Rider Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider Add'l. Insured Term Rider (Self & Other Insured) *Included in the policy			
<b>Guaranteed Interest Rate</b>	2%			
<b>Low-Cost Loans</b>	Years 1-9: Charge 4% in arrears; Credit 2%. Years 10+: Charge 2% in arrears; Credit 2%.			
<b>Partial Withdrawals</b>	Allowed after first policy year, \$100 minimum withdrawal amount.			

<b>PRODUCT</b> <b>Product Type</b>		<b>AccumUL Answers</b> <b>Cash Accumulation &amp; Disbursement</b>	
<b>No-Lapse Protection</b>	<b>Short-Term No-Lapse Protection</b> Based on payment of Minimum Premiums 5 Years		
	<b>Long-Term No-Lapse Protection</b> Based on payment of Target Premiums Ages 0-55: 30 Years      Ages 56-79: To age 85      Ages 80+: None		
<b>Other Product Features</b>	1. Lapse Guard Protection 2. Wash Loan Feature in years 10+ 3. Policy maturity age is 120		
<b>Policy Form Number</b>	Sex Distinct: 955Y-0813 Unisex: 956Y-0813		

# Term Life Answers® 10, 15, 20, 30 – New York only

PRODUCT					
TERM LIFE ANSWERS 10, 15, 20, 30					
Product Type					
<b>Issue Ages</b> (Age Last Birthday)		Term Life 10	Term Life 15	Term Life 20	Term Life 30
	Nontobacco	18-80	18-73	18-66	18-55
	Tobacco	18-75	18-70	18-63	18-50
<b>Face Amounts</b>	\$100,000 - \$249,999 \$250,000 - \$499,999			\$500,000 - \$999,999 \$1,000,000 and above	
<b>Underwriting Classes</b>	Preferred Plus NT Preferred NT Preferred T	Standard Plus NT Standard NT Standard T	Substandard NT Substandard T		
<b>Table Rates</b>	Tables 1 (A) to 16 (P)				
<b>Premium Modes</b> (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.0875)			
<b>Policy Fee</b>	\$62.50 per year (Commissionable for face amounts under \$250,000)				
<b>Riders</b> (Some restrictions may apply)	Accelerated Death Benefit for Terminal Illness Rider* Accidental Death Benefit Rider Dependent Children's Rider Other Insured Rider Waiver of Premium Rider *Included in the policy				
<b>Conversions</b>	Term Life 10		Term Life 15		
	Before age 66		Before age 66 (or 5 years after policy issue, if later)		
	Term Life 20		Term Life 30		
	Before age 66 (or 5 years after policy issue, if later)		During the first 20 years		
<b>Premiums</b>	Term Life 10		Term Life 15		
	Premiums are level and guaranteed for the first 10 policy years. The policy automatically renews annually in policy year 11 and thereafter to age 95 without evidence of insurability		Premiums are level and guaranteed for the first 15 policy years. The policy automatically renews annually in policy year 16 and thereafter to age 95 without evidence of insurability		
	Term Life 20		Term Life 30		
	Premiums are level and guaranteed for the first 20 policy years. The policy automatically renews annually in policy year 21 and thereafter to age 95 without evidence of insurability		Premiums are level and guaranteed for the first 30 policy years. The policy automatically renews annually in policy year 31 and thereafter to age 95 without evidence of insurability		
<b>Products Strengths &amp; Market Niches</b>	Great plan for short-term financial obligations. Young families. Families with limited resources and large insurance needs. Dual-income families. Business owners				
<b>Policy Form Number</b>	Term Life 10: 738Y-1195 Term Life 20: 805Y-0203		Term Life 15: 749Y-0598 Term Life 30: 805Y-0203		



## Term Life Express 15, 20, 30 – New York only

PRODUCT Product Type		TERM LIFE EXPRESS 15, 20, 30 Term Life Insurance
Issue Ages (Age Last Birthday)		18-65 (15-year term product) 18-60 (20-year term product) 18-50 (30-year term product)
Face Amounts		\$25,000 - \$400,000 (Simplified Underwriting)
Underwriting Classes		<b>Simplified Underwriting:</b> Standard NT    Standard T
Table Rates		N/A
Premium Modes (Modal Factors)		Annual (1.00)    Quarterly (.275) Semiannual (.52)    Monthly BSP (.089)
Policy Fee		\$60 per year (Commissionable)
Riders (Some restrictions may apply)		Accidental Death Benefit Rider Common Carrier Death Benefit Provision* Dependent Children's Rider Disability Waiver of Premium Rider *Included in the policy
Conversions		Allowed in the first five policy years to a product designated by the company.
Premiums		<b>Full Guarantee:</b> 15-year term 20-year term 30-year term
Product Strengths & Market Niches		Ideal for people seeking a simplified way to purchase life insurance.
Policy Form Number		<b>Full Guarantee:</b> 15-year level term: 913Y-0309 20-year level term: 914Y-0309 30-year level term: 915Y-0309

## GUL Express – New York only

<b>PRODUCT</b> Product Type	<b>GUL EXPRESS</b> Guaranteed UL
<b>Issue Ages</b> (Age Last Birthday)	Age Last Birthday 18-65
<b>Face Amounts</b>	\$50,000 - \$250,000
<b>Underwriting Classes</b>	Standard NT Standard T
<b>Table Rates</b>	N/A
<b>Surrender Charges</b>	First 19 policy years.
<b>Expense Loads</b>	A monthly charge per \$1,000 of the specified amount 10% of premium charge \$5 per month policy fee
<b>Riders</b> (Some restrictions may apply)	Accel. Death Benefit for Terminal Illness/Chronic Illness Riders* Waiver of Surrender Charges for Partial Withdrawals Rider* Accidental Death Benefit Rider Disability Continuation of Planned Premium Rider Disability Waiver of Policy Charges Rider Dependent Children's Rider *Included in the policy
<b>Guaranteed Interest Rate</b>	3%
<b>Low-Cost Loans</b>	Years 2+: Charge 5% in advance, Credit 3%
<b>Partial Withdrawals</b>	\$100 handling fee \$500 minimum withdrawal
<b>Death Benefit Guarantees</b>	The guaranteed coverage can be anywhere between a minimum required period of 20 years and maximum of lifetime coverage to age 120.
<b>Other Product Features</b>	1. Simplified underwriting with Quick issue process 2. Lifetime guaranteed protection to age 120 3. Dial-a-guarantee flexibility 4. Ability to 'catch-up' missed premium payments; also short-pay scenarios 5. .50% Interest Rate Bonus beginning 10th Policy Year
<b>Policy Form Number</b>	Sex Distinct: 867Y-0207 Unisex: 868Y-0207

## Living Promise Whole Life – New York only

<b>PRODUCT Product Type</b>	<b>LIVING PROMISE – Whole Life Insurance Level Benefit Plan</b>		<b>Graded Benefit Plan</b>
<b>Issue Ages</b> (Age Last Birthday)	45-85		50-75
<b>Face Amounts</b>	\$2,000 - \$40,000		\$2,000 - \$20,000
<b>Underwriting Classes</b>	Standard Tobacco/Nontobacco		Standard (no tobacco distinction)
<b>Table Rates</b>	N/A		N/A
<b>Premium Modes</b> (Modal Factors)	Annual (1.00) Semiannual (.52)	Quarterly (.275) Monthly BSP (.089)	
<b>Policy Fee</b>	\$36 Annual Policy Fee (Commissionable)		
<b>Riders</b>	Optional: Accidental Death Benefit Rider		None
<b>Low-Cost Loans</b>	Charge 7.4% in advance		
<b>Conversions</b>	N/A		
<b>Death Benefit Guarantees</b>	N/A		
<b>Other Product Features</b>	<ol style="list-style-type: none"> <li>1. Simplified underwriting</li> <li>2. Small face amounts</li> <li>3. No death benefit reductions in early years (Level Benefit only)</li> </ol>		
<b>Policy Form Number</b>	Level Benefit: 945Y-0612 Graded Benefit: 946Y-0612		

## Children's Whole Life – New York only

PRODUCT Product Type	CHILDREN'S WHOLE LIFE Whole Life Insurance
<b>Issue Ages</b> (Age Last Birthday)	14 days to 25 years
<b>Face Amounts</b>	\$5,000 - \$30,000
<b>Underwriting Classes</b>	Standard
<b>Table Rates</b>	None
<b>Premium Modes</b> (Modal Factors)	Annual (1.00)      Quarterly (.25) Semiannual (.50)      Monthly BSP (.08333)
<b>Policy Fee</b>	\$12 Annual Policy Fee (Commissionable)
<b>Riders</b>	None
<b>Guaranteed Interest Rate</b>	N/A
<b>Low-Cost Loans</b>	Charge 5.66% in advance
<b>Partial Withdrawals</b>	None
<b>Death Benefit Guarantees</b>	Policy is guaranteed to age 100 as long as premium is paid.
<b>Other Product Features</b>	<ol style="list-style-type: none"> <li>1. Additional coverage may be purchased in the future without evidence of insurability</li> <li>2. Limited health questions and no medical exam</li> <li>3. Rates never increase and benefits never decrease</li> </ol>
<b>Policy Form Number</b>	835Y-0805

# Guaranteed ADvantage

<b>PRODUCT Product Type</b>	<b>Guaranteed ADvantage Accidental Death</b>
<b>Issue Ages</b> (Age Last Birthday)	18-70
<b>Face Amounts</b>	\$50,000 - \$500,000 (increments of \$1,000)
<b>Underwriting Classes</b>	Guaranteed Issue
<b>Table Rates</b>	N/A
<b>Premium Modes</b> (Modal Factors)	Annual (1.00)                      Quarterly (.26) Semiannual (.515)                      Monthly BSP (.0875)
<b>Policy Fee</b>	\$50 per year (Commissionable)
<b>Riders</b> (Some restrictions may apply)	Return of Premium Benefit Rider
<b>Conversions</b>	N/A
<b>Guaranteed Renewable</b>	Policy renewable to age 80



Underwritten by:

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