

Termsetter ROP

Product description:	<p>Protects your client with the return of premium feature for a specified period of time – 20, 25 or 30 years.</p> <p>Features include:</p> <ul style="list-style-type: none"> • Guaranteed level premiums for the term premium period selected, and annually increasing thereafter • Guaranteed renewable to age 99, providing insureds with the benefit of life protection over the long term • Convertible to an eligible permanent insurance product through the end of the guaranteed term period or the policy anniversary following the insured's 70th birthday, whichever comes first, without providing health information or proof of insurability • Receive 100% of the base premium (excluding rider and substandard premiums) returned at the end of the guaranteed term period, provided the policy is in force and the insured is still living 																						
Product type:	Term life insurance with return of premium																						
Issue ages: Based on actual age versus nearest age	<ul style="list-style-type: none"> • 20 Year: 18-60 • 25 Year: 18-55 • 30 Year: 18-50 <p>Issue ages are subject to band, guaranteed period, gender and underwriting class variation. See the Issue age table on Page 3 to verify availability.</p>																						
Minimum face amount:	\$25,000																						
Automated Underwriting requirements:	<p>Issue ages: 18-50 Face amounts: \$100,000-\$1 million</p>																						
Rate classifications:	<p>\$100,000 and above</p> <p>Preferred Plus Preferred Standard Plus Standard Nonsmoker Preferred Smoker Standard Smoker</p>	<p>\$25,000-\$99,999</p> <p>Standard Nonsmoker Standard Smoker</p>																					
Annual policy fee:	\$75 (fully commissionable)																						
Smoking tobacco	<ul style="list-style-type: none"> • Cigarettes • E-cigarettes, vape • Hookah • Nicotine substitute, such as gum, patch and others <table border="1" data-bbox="506 1549 1380 1969"> <thead> <tr> <th>Underwriting Classes</th> <th>Non-smoking Tobacco Users</th> <th>Smoking Tobacco Users</th> </tr> </thead> <tbody> <tr> <td>Preferred Plus</td> <td>No use for five years Celebratory cigar allowed</td> <td>No use for five years</td> </tr> <tr> <td>Preferred</td> <td>No use for three years Celebratory cigar allowed</td> <td>No use for three years</td> </tr> <tr> <td>Standard Plus</td> <td>Eligible</td> <td>No use for one year</td> </tr> <tr> <td>Standard NS</td> <td>Eligible</td> <td>No use for one year</td> </tr> <tr> <td>Preferred SM</td> <td>Not eligible</td> <td>Eligible</td> </tr> <tr> <td>Standard SM</td> <td>Not eligible</td> <td>Eligible</td> </tr> </tbody> </table>		Underwriting Classes	Non-smoking Tobacco Users	Smoking Tobacco Users	Preferred Plus	No use for five years Celebratory cigar allowed	No use for five years	Preferred	No use for three years Celebratory cigar allowed	No use for three years	Standard Plus	Eligible	No use for one year	Standard NS	Eligible	No use for one year	Preferred SM	Not eligible	Eligible	Standard SM	Not eligible	Eligible
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<p>Marijuana</p>	<ul style="list-style-type: none"> • Smoking • Edibles • All other derivatives <table border="1" data-bbox="506 262 1343 567"> <thead> <tr> <th colspan="4">Monthly Marijuana Use</th> </tr> <tr> <th>Age</th> <th>Up to 2 times</th> <th>3-7 times</th> <th>8 times or more</th> </tr> </thead> <tbody> <tr> <td><18</td> <td>Decline</td> <td>Decline</td> <td>Decline</td> </tr> <tr> <td>18-29</td> <td>Standard Smoker</td> <td>Standard Smoker</td> <td>Standard Smoker Table 2 to Decline</td> </tr> <tr> <td>≥30</td> <td>Standard Nonsmoker*</td> <td>Standard Smoker</td> <td>Standard Smoker Table 2 to Decline</td> </tr> </tbody> </table>	Monthly Marijuana Use				Age	Up to 2 times	3-7 times	8 times or more	<18	Decline	Decline	Decline	18-29	Standard Smoker	Standard Smoker	Standard Smoker Table 2 to Decline	≥30	Standard Nonsmoker*	Standard Smoker	Standard Smoker Table 2 to Decline
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<p>Celebratory cigar</p>	<p>Preferred Plus and Preferred consideration is available for applicants who meet all the outlined class criteria, but smoke no more than six cigars per year. Urine specimen must be negative for nicotine.</p>																				
<p>Optional benefit riders: Rates and availability may vary by state</p>	<p>Accelerated Benefit Rider</p> <ul style="list-style-type: none"> • Allows advanced payment of the death benefit if the insured has been diagnosed by a physician with a terminal illness or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life • Maximum lifetime benefit available is the lesser of 50% of death benefit or \$250,000 • Minimum benefit that can be advanced is \$2,500 • One advanced payment allowed per calendar year • Available upon request at no charge • Issue ages: 18-60 years <p>Accidental Death Benefit Rider</p> <ul style="list-style-type: none"> • In the event of accidental bodily injury, this rider pays an additional death benefit amount for deaths that occur within 120 days after the injury • Issue amounts: \$25,000-\$500,000 (not to exceed face amount of base policy) • Issue ages: 18-60 years <p>Children's Term Life Insurance Rider</p> <ul style="list-style-type: none"> • Term insurance for insured's children who qualify for coverage. Covers any child, stepchild or legally adopted child from 15 days after birth until the policy anniversary nearest each child's 25th birthday. After the date of application, it includes any child born to the insured or legally adopted by the insured, who is less than 19 years of age. The benefit is limited to 50% if the covered child dies on or prior to the child's first birthday • Provides conversion opportunity for covered children at the policy anniversary date nearest each child's 25th birthday for up to five times the death benefit of the in-force rider • Rider converts to paid-up term insurance if death of the insured occurs prior to the anniversary nearest the covered child's 25th birthday • Eligible child's issue ages: 15 days-18 years • Issue amounts and premiums: <ul style="list-style-type: none"> – \$10,000 – \$30 annual premium – \$20,000 – \$60 annual premium • Issue ages: 18-60 years 																				

Optional benefit riders (continued): Rates and availability may vary by state	Disability Waiver of Premium Rider <ul style="list-style-type: none"> After four consecutive months of total disability, this benefit waives the premium during the total disability of the primary insured Issue ages: 18-60 years
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This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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Issue age table

	Gtd Period	Male			Female		
		Pfd+, Pfd, Std+	StdNS	*PfdSM, StdSM	Pfd+, Pfd, Std+	StdNS	*PfdSM, StdSM
\$25,000 - \$99,999	20		18-57	18-47		18-60	18-47
	25		18-55	18-49		18-55	18-51
	30		18-50	18-48		18-50	18-50
\$100,000 - \$249,999	20	18-60	18-60	18-51	18-60	18-60	18-53
	25	18-55	18-55	18-51	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50
\$250,000 - \$499,999	20	18-60	18-60	18-53	18-60	18-60	18-56
	25	18-55	18-55	18-53	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50
\$500,000 - \$999,999	20	18-60	18-60	18-54	18-60	18-60	18-57
	25	18-55	18-55	18-54	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50
\$1,000,000 and above	20	18-60	18-60	18-54	18-60	18-60	18-58
	25	18-55	18-55	18-55	18-55	18-55	18-55
	30	18-50	18-50	18-50	18-50	18-50	18-50

- Pfd+ = Preferred Plus, best nonsmoker rate
- Pfd = Preferred, second nonsmoker rate
- Std+ = Standard Plus, third nonsmoker rate
- StdNS = Standard Nonsmoker, fourth nonsmoker rate
- PfdSM = Preferred Smoker (*not available for \$25,000-\$99,999)
- StdSM = Standard Smoker