



**Product Overview**

|                                  | Guaranteed Assurance                                   | Assurance Plus  |
|----------------------------------|--|---|
| <b>Underwriting</b>              | Guaranteed Issue:<br>No Health Questions               | 3 Medical Questions;<br>Physician Name and Contact Info |
| <b>Issue Ages</b>                | 40-80  |   |
| <b>State Availability</b>        | Not Available in AK, CT, DC, DE, HI, ME, NY, VT and WA | Not Available in AK, CT, DC, DE, HI, ME, NY and VT      |
| <b>Dual Contracting</b>          | No   |   |
| <b>Minimum Face Amount</b>       | \$1,000  |   |
| <b>Maximum Face Amount</b>       | \$40,000   |   |
| <b>E&amp;O Required - Yes/No</b> | No   |   |
| <b>Death Benefit Months 1-24</b> | 110% of premiums paid                                  | 125% of Face Amount                                     |
| <b>Death Benefit Months 25+</b>  | 100% of Face Amount                                    | 125% of Face Amount                                     |
| <b>Accidental Death Benefit</b>  | Full Face Amount                                       |   |

**Commission Information**

|                          |   |
|--------------------------|---|
| <b>Renewals - Yes/No</b> | Yes   |
| <b>Advancing</b>         | Yes, \$500 max  |
| <b>Commissions Paid</b>  | Daily   |
| <b>Chargebacks</b>       | Death within the first 9 months, 100% of commission will be charged back.<br><br>If policy lapses, is canceled, or surrendered by the insured during the first 3 months of coverage, 100% of commission will be charged back. |

**Sales Information**

|                              |                                   |
|------------------------------|-----------------------------------|
| <b>E-App Available</b>       | Yes                               |
| <b>Telesale Available</b>    | Yes                               |
| <b>Paper App Available</b>   | Yes                               |
| <b>Payments Acceptable</b>   | Bank Draft, Credit Card, Dir. Exp |
| <b>Face to Face Required</b> | No                                |

**Available Riders**

|                     |  |
|---------------------|--|
| <b>Three Riders</b> | Child/Grandchild Rider;<br>Spousal Bonus Rider;<br>Accelerated Death Benefit |
|---------------------|--|