

PRESTIGE INDEXED WHOLE LIFE

Specifications and optional riders

Sales	Product strength	The guarantees of whole life with the growth potential of index accounts to offer protection and attractive cash accumulation and distribution.			
	Minimum face amount	\$100,000			
Protection	Issue ages	0-75			
	Maturity age	There is no maturity age. No charges are deducted after age 120. Any Index Loan will be converted to a Standard Loan at age 121.			
	Underwriting classes	Super Preferred Nonsmoker Select Smoker	Preferred Nonsmoker Smoker	Select Nonsmoker Substandard through Table P	Nonsmoker
	Cost of insurance	Current or guaranteed maximum			
	COI bands	\$100,000-\$999,999; \$1,000,000+			
Cash Value	Guaranteed fixed account rate	2.0%			
	Loan rate types	Standard or Index. Variable rate established July 1 each calendar year.			
	Partial surrenders	Pro-rata surrender charge on partial surrenders during the surrender charge period.			
	Available indexes	S&P 500®, Russell 2000® and EuroStoxx 50® annual point-to-point indexes. Minimum cap: 3%			
	Persistency step-up	20 basis points guaranteed and current. Payable on index segments that begin in year 11+, guaranteed. Payable years 11+ on the Interim and Fixed Account provided current credited rate is greater than 2.0%			
Loads	Premium load	Current: 9% on all premium paid years. Guaranteed: 9%.			
	State premium tax	Actual state premium tax in excess of 1.40% in all years			
	Policy maintenance charge	\$10 per month			
	Surrender charge	Varies by age and gender, grades to zero in year 11			
	Per-unit charge	Charge per \$1,000 of base face amount, varies by age, gender, class and face amount band.			
	Per-unit charge bands	\$100,000-\$249,000; \$250,000-\$999,999; \$1,000,000+			
Optional Riders	Accelerated Benefit Rider	Accelerates a portion of the death benefit if an insured qualifies as either chronically or terminally ill under the rider. Places a lien upon the future death benefit payable.			
	Children's Term Rider	Provides term life insurance on the children of the insured for a limited time. Coverage under this rider may be converted.			
	Guaranteed Purchase Option Rider	Guarantees the right to purchase additional permanent insurance on the primary insured without evidence of insurability.			
	Overloan Protection Rider	Prevents the policy from lapsing due to outstanding loan debt. May only be exercised under specific conditions described in the rider.			
	Waiver of Premium Rider	Waives the policy premium amount upon total disability as defined in the rider.			



If tax-free loans are taken and the policy lapses, a taxable event may occur. Withdrawals (partial surrenders) and loans from life insurance policies classified as modified endowment contracts may be subject to tax at the time the withdrawal or loan is taken and, if taken prior to age 59½, an additional 10% federal tax may apply. Withdrawals and loans reduce the death benefit and cash surrender value.

The optional Accelerated Benefit Rider provides for a partial acceleration of the policy death benefit in the event that the base policy insured is certified by a licensed physician as being chronically ill or terminally ill. By taking an accelerated death benefit payment, a lien is created against the policy death benefit. The lien accrues carrying charges at an adjustable rate we declare. The lien, including the lien carrying charges, will be deducted from the total death benefit otherwise payable to the policy beneficiary(ies) and will reduce the cash value available for policy loans, surrenders, or the exercise of any non-forfeiture option. The required premium for the policy must still be paid even if an accelerated death benefit is taken. If an accelerated benefit is taken and the policy lapses or otherwise terminates, a taxable event may occur.

Any accelerated benefit taken under this rider may be taxable. Clients should consult their tax advisor on all tax matters. Adding the rider to a life insurance policy or the taking of rider benefits may affect eligibility for certain public assistance programs and government benefits. The Accelerated Benefit Rider is not designed to be a substitute for long-term care insurance, health insurance, or nursing home insurance. Rider benefits and features may vary by state.

The potential tax consequences of the Overloan Protection Rider have not specifically been determined by the IRS or the courts. Clients should consult a tax advisor.

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Russell 2000® Index is an equity index that measures the performance of the 2,000 smallest companies in the Russell 3000® Index, which is made up of 3,000 of the biggest U.S. stocks. The Russell 2000® is constructed to provide a comprehensive and unbiased small-cap barometer and is completely reconstituted annually to ensure larger stocks do not affect the performance and characteristics of the true small-cap index.

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