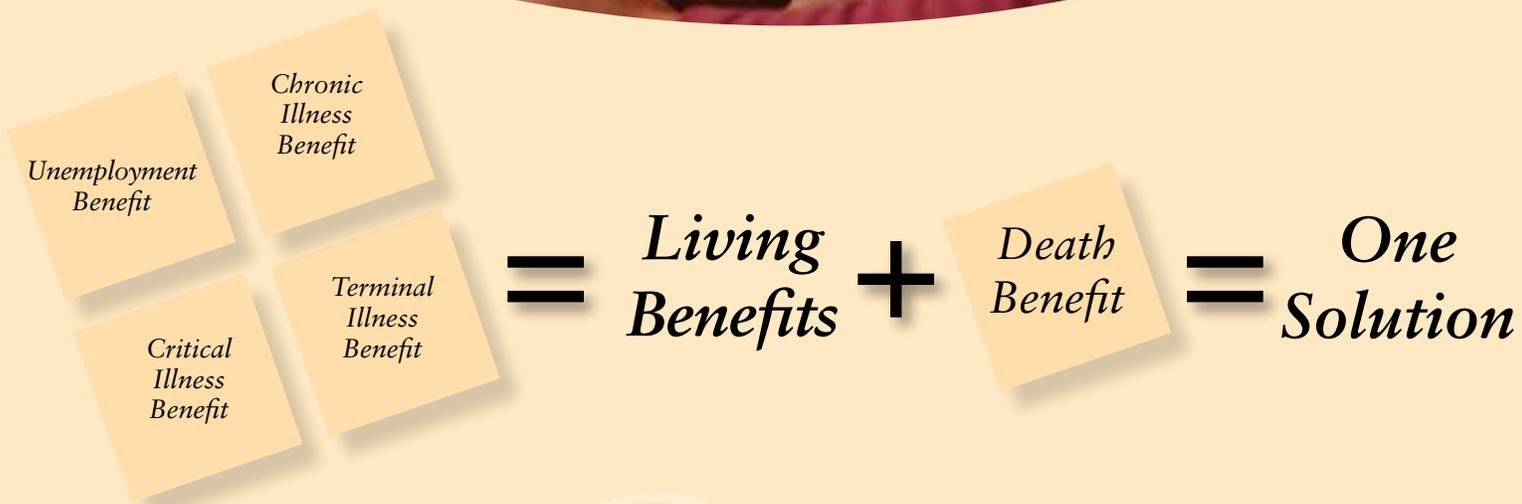




*Plan
Today
to
Protect
Tomorrow*



Solutions

What can happen to us?

Illness

We may become Terminally, Chronically or Critically Ill

- Men have a one in two risk of developing cancer during their lifetime and women have a one in three risk!¹
- Every 40 seconds someone in the United States has a stroke.²
- Every 26 seconds, someone suffers a heart attack.³
- At age 40, the lifetime risk of developing heart failure is one in five.⁴

Death

We may die too soon

- 93% of Americans surveyed by the LIFE Foundation stated they believe most people should have life insurance.⁵
- 68 million of American adults are uninsured.⁶

Additional Income

We may need additional income for retirement or other expenses

- Only 40% of people under age 35 and 60% of people ages 55-64 have a retirement account.⁷
- The number of retirees who are very confident that they have saved enough money to live comfortably throughout retirement dropped from 37 percent in 2008 to 25 percent in 2009.⁸

1. "Cancer Facts and the War on Cancer". LIMRA. 2007.

2. American Heart Association. "Heart Disease and Stroke Statistics." 2009.

3. American Heart Association. "Heart Disease and Stroke Statistics." LIMRA. 2007.

4. American Heart Association. Heart and Stroke Statistical Update, 2009.

5. http://www.loma.org/content/public/documents/lic/licarticle_nov08.pdf

6. www.iii.org/Press_Releases/If-you-have-financial-dependents-Life-Insurance-is-a-necessity.html Sept. 2009

7. <http://www.freeby50.com/2010/03/bunch-of-retirement-savings-statistics.html> March 2010

8. "The Retirement Income Reference Book." LIMRA. 2009.

Life Happens

Does your policy allow you these options?



Ben

Married with two children, Ben was diagnosed with colon cancer at the age of 45. He has a \$200,000 death benefit. He uses his Critical Illness Accelerated Death Benefit Rider to access his benefits and withdraws \$100,000. He used this money to pay for unpaid medical expenses and to replace income from not working.

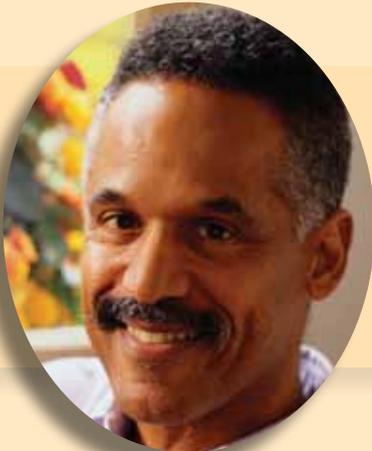
Tammy

Tammy, a single parent, has a son entering college. She was able to take out \$30,000 from her policy's accumulated value through loans and withdrawals to help pay for her son's tuition.



Sam

Sam, a family man, is diagnosed with a terminal illness at age 58. He uses the money from the Terminal Illness Accelerated Death Benefit Rider for an experimental surgery which saved his life.



Mary

Mary, age 77, becomes chronically ill. She can no longer stay in her home, so she moves into an assisted living. She utilizes her Chronic Illness Accelerated Death Benefit Rider which provides her with a monthly benefit of \$2,500 to help her pay for these added expenses.



These events are hypothetical situations. Actual benefits will be based on the policy and premium selected, as well as the events triggering the use of the Living Benefit riders. The illustrated results are not indicative of any particular situation and your results will likely differ from the results shown above.

Living Benefits included at no additional cost

Accelerated Living Benefits

There are times when you may have a need for your insurance proceeds prior to death. These benefits give you the choice to accelerate the death benefit if you have a terminal, chronic or critical illness. This policy gives you the flexibility and protection at times when you may need it most.

Terminal Illness Accelerated Death Benefit Rider*

This benefit rider is automatically included in your policy. Eligibility for the Terminal Illness Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months from the date of the physician's statement (no more than 24 months in Texas, Georgia, Illinois, Massachusetts and Washington).

This provision allows you to access up to 100% (maximum of \$500,000) of the policy's death benefit in the event that you are diagnosed with a terminal illness. There is no additional charge for this benefit.

Chronic Illness Accelerated Death Benefit Rider*

This benefit rider is automatically included in your policy, and allows you to accelerate your death benefit if you are chronically ill.

Chronically ill is being unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) without assistance from another person or being severely cognitively impaired for at least 90 consecutive days. You could use this money to help pay off your mortgage, for home health care, long term care, or any other medical or non-medical expense you may have.

After a 90 day waiting period, you can accelerate up to 2% a month of the death benefit. The maximum lifetime benefit is 90% of the death benefit or \$500,000, whichever is less.** The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$500,000. The policy must be in force two years before benefits are available (in force for 30 days before benefits are available in IL). There is no additional charge for this benefit.

Critical Illness Accelerated Death Benefit Rider*

This benefit rider is automatically included in your policy, and allows you to accelerate your death benefit if you are critically ill. A critical illness is one of the following qualifying events: heart attack, stroke, ALS (Lou Gehrig's disease), diagnosis of certain cancers, kidney failure and major organ transplant. Like the chronic illness rider, you could use this money for any type of expense, whether it is a medical or non-medical expense.

After a 30 day waiting period, you can access 90% of the death benefit or \$500,000, whichever is less.** The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$500,000. There is no additional charge for this benefit.

* The policy's benefits, values and premiums will be reduced proportionally in accordance with the benefits advanced under these riders. Benefits advanced under any of these riders may be subject to taxation. Therefore, please consult a qualified tax advisor regarding any possible tax consequences. Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate. The 90 and 30 day waiting periods listed respectively under the Chronic and Critical riders may vary by jurisdiction. Riders and Rider Benefits have certain limitations, definitions and exclusions. For complete details, including terms and conditions of each rider and exact coverage provided, please refer to your policy.

** In the state of IL, maximum lifetime benefit is 75% of the death benefit or \$500,000, whichever is less.



■ **Unemployment Benefit Rider**

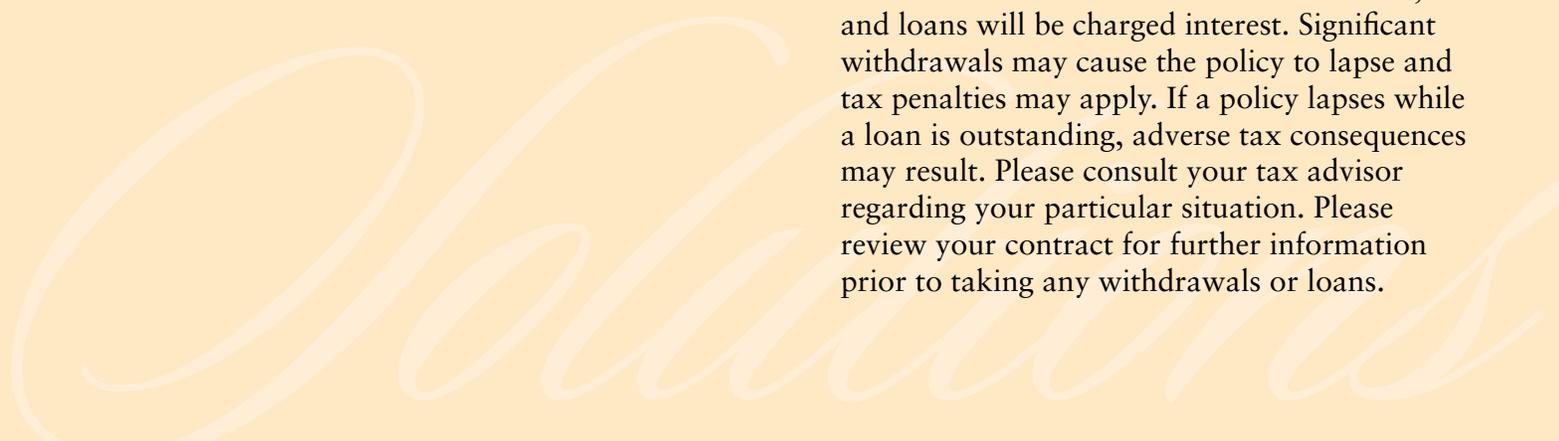
This benefit rider is automatically included in your policy. If you are between the ages of 18 and 60, and become involuntarily unemployed for 90 consecutive days, your premiums will be waived for three months. You may utilize this benefit once in your lifetime. This benefit may not be allowed in some jurisdictions due to state regulations; please contact your agent for details. This rider terminates when you reach age 65.

■ **Cash Value Accumulation**

Universal Life gives you long term life insurance protection with the potential for cash value accumulation. This money is available to borrow or withdraw to help in situations such as:

- Helping to pay off your mortgage early
- As a down payment for a new home
- Paying for college tuition
- Enhancing your retirement income
- Diminishing or erasing your policy payments
- Providing cash for emergencies

Distributions such as loans and withdrawals will reduce the cash value and death benefit, and loans will be charged interest. Significant withdrawals may cause the policy to lapse and tax penalties may apply. If a policy lapses while a loan is outstanding, adverse tax consequences may result. Please consult your tax advisor regarding your particular situation. Please review your contract for further information prior to taking any withdrawals or loans.



Value Added Riders available at additional cost

Monthly Disability Income Rider

Your most valuable asset is your ability to earn a living. This optional rider provides a monthly income to help pay your mortgage, or cover other expenses when you are disabled.

You may choose between two options:

- 2 year benefit: This option provides benefits for up to two years while you are totally disabled and cannot perform the duties of your own occupation, as defined in the rider. There is a 90 day waiting period; however, benefits will be paid retroactively once you are totally disabled for at least 90 consecutive days.
- 5 year benefit: This option provides benefits for up to five years while you are totally disabled. For the first two years, it will provide benefits while you cannot perform the duties of your own occupation as defined in the rider. For the remaining three years, the rider will pay benefits if you cannot perform the duties of any occupation you are suited for by education, training or experience, as defined in the rider. There is a 180 day waiting period before benefits are provided.

Certain occupations are ineligible for coverage. Definitions may vary by jurisdiction. Refer to your rider for additional information.

Waiver of Premium Benefit Rider

This optional rider will waive the premiums on your policy after you are totally and continually disabled for six months. While you remain totally disabled, premiums (maximum of \$1,000 per month) will be waived each month. Rider coverage will cease following your 60th birthday.

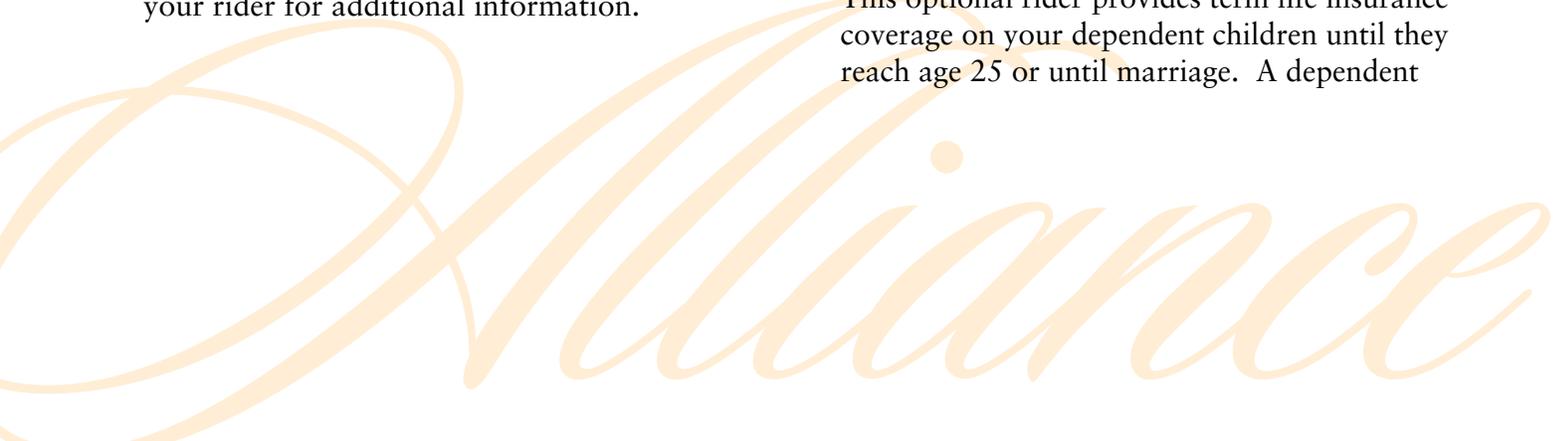
Guaranteed Insurability Benefit Rider

This optional rider, available from ages 15 days to 37 years, provides options to purchase additional insurance without evidence of insurability. Regular option dates are the policy anniversaries following the insured's 22nd, 25th, 28th, 31st, 34th, 37th, and 40th birthdays. Alternate option dates are available after the insured's marriage, birth of a child, adoption or college graduation. The rider will terminate on the earliest of the following:

- The anniversary following insured's 40th birthday
- The policy lapse date
- The date on which the policy becomes paid up, expires, matures as an endowment, or otherwise terminates.

Children's Benefit Rider

This optional rider provides term life insurance coverage on your dependent children until they reach age 25 or until marriage. A dependent



child is a child, step child or legally adopted child of the insured who is at least 15 days old and under 18 years old on the date of application. This rider is convertible to any permanent life insurance policy, made available by the Company at the time of conversion, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability. For complete details, refer to the rider.

Accidental Death Benefit Rider

This optional rider provides an **additional** death benefit if the insured dies, as direct or indirect result of accidental injury, but independent from all other causes, within 90 days of that injury and while the rider is in force. The rider will terminate on the policy anniversary following the primary 70th birthday.

Additional Insured Rider

This optional rider provides life insurance coverage on an additional insured for \$25,000 in face amount or more. The face amount of insurance cannot exceed the insurance coverage on the primary insured.

The following Accelerated Living Benefits are automatically included when the Additional Insured Rider is elected:

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

For complete details on these benefits, refer to your policy.

The Additional Insured may elect the Monthly Disability Income Rider, as well as choose between the two available options. Refer to the rider policy for complete details.

While in force, this rider may be converted without evidence of insurability to a new policy (other than Term Insurance), made available by the Company at the time of conversion, prior to the insured's 86th birthday. If the additional insured has passed their 86th birthday, the conversion option is available within 60 days from the date of the death of the primary insured to which the rider is attached.

Base Insured Rider

This optional rider provides additional term life insurance. You can elect up to five times the base face amount for one year level term insurance for additional protection. While in force, this can be converted to permanent insurance without evidence of insurability prior to the insured's 86th birthday.

The following Accelerated Living Benefits are automatically included when the Additional Insured Rider is elected:

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

