

Ultra Protector Series

Three products to fit individual situations

	Ultra Protector I	Ultra Protector II	Ultra Protector III
Minimum Face Amount	\$2,000		
Maximum Face Amount	\$30,000		\$10,000
Issue Ages, age last birthday	Non-smoker: 50 – 85 Smoker: 50 – 80	50 – 80	50 – 75
Death Benefit	Level death benefit	2-year graded death benefit (Level death benefit in seven states, see below)	3-year graded death benefit (2 years in four states, see below)
Death Benefit Descriptions	Full death benefit day one	<p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals the greater of return of premium plus 10% or 50% of the face amount</p> <p>Year 3+: Death Benefit equals 100% of the face amount</p> <hr/> <p>For Arkansas, Massachusetts, Minnesota, Missouri, New Jersey, North Carolina and West Virginia:</p> <p>Full death benefit day one</p>	<p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals return of premium plus 10%</p> <p>Year 3: Death Benefit equals 75% of the face amount</p> <p>Year 4+: Death Benefit equals 100% of the face amount</p> <hr/> <p>For Illinois, New Hampshire, New Jersey and West Virginia:</p> <p>Year 1: Death Benefit equals return of premium plus 5%</p> <p>Year 2: Death Benefit equals return of premium plus 10%</p> <p>Year 3+: Death Benefit equals 100% of the face amount</p>
Available Riders and Additional Features	<p>Accelerated Benefit Payment Rider included at no additional cost. (Rider Series 2146)</p> <p>Children's Term Rider available for \$11 per \$1,000 annually. (Rider Series 2147)</p>	<p>Accidental Death Benefit Provision: Full death benefit payable for accidental death during graded death benefit period.</p> <p>No riders available</p>	
Policy Fee	\$40 annual policy fee (commissionable)		\$40 annual policy fee (non-commissionable)
Underwriting Classes	<p>Non-smoker/Smoker (Pipe & cigar smokers qualify for non-smoker rates.)</p> <p>Male/Female</p>	Male/Female	
Premium Modes	Annual (1.00) and Monthly PAC (.095)		
Application	Application included in client brochure 07-277-2. State variations exist. Series 5099.		
Policy Description	Nonparticipating, level premium whole life product with premiums payable to age 100 and protection provided until the insured's attained age 120. The policy will endow at age 120 (cash value will equal the face amount at age 120).		