

# Lifetime Builder ELITE

## INDEXED UNIVERSAL LIFE INSURANCE

For California Residents

Lifetime Builder ELITE indexed universal life insurance is a flexible life insurance policy that can fit many needs. The policy offers a death benefit while also giving the opportunity to build cash value. The policy's cash value can earn interest based in part on the upward movement of a stock market index, subject to certain limitations.

<b>Issue Ages*:</b> <i>(age nearest birthday)</i>	<ul style="list-style-type: none"> <li>• 0-85 for Standard Non-Tobacco</li> <li>• 18-85 for Standard Tobacco</li> <li>• 18-85 for Preferred</li> <li>• 18-75 for Premier</li> </ul>
<b>Premiums:</b>	<ul style="list-style-type: none"> <li>• Flexible premiums</li> <li>• Minimum Premium Guarantee</li> <li>• GPT/CVAT Tests</li> </ul>
<b>Minimum Face Amount:</b>	<ul style="list-style-type: none"> <li>• \$25,000 (ages 0-17)</li> <li>• \$50,000 (ages 18-85 Standard)</li> <li>• \$100,000 Premier/Preferred</li> </ul>
<b>Face Amount Bands:</b>	<ul style="list-style-type: none"> <li>• \$25,000 - \$99,999</li> <li>• \$100,000+</li> </ul>
<b>Death Benefit:</b>	<ul style="list-style-type: none"> <li>• Option 1 = the face amount</li> <li>• Option 2 = the initial face amount plus the account value in any given year</li> <li>• Option 3 = the face amount plus cumulative premiums paid into the policy up to date of death of insured accumulated at an interest rate up to 4%</li> </ul>
<b>Underwriting:</b>	<ul style="list-style-type: none"> <li>• Premier</li> <li>• Preferred Non-Tobacco</li> <li>• Standard Non-Tobacco</li> <li>• Preferred Tobacco</li> <li>• Standard Tobacco</li> </ul>
<b>Maximum Special Class:</b>	<ul style="list-style-type: none"> <li>• Table 16</li> </ul>
<b>Policy Charges:</b>	<ul style="list-style-type: none"> <li>• \$8 per month</li> <li>• Monthly per thousand expense charge assessed in the first ten policy years (non-guaranteed): varies by issue age, gender, and underwriting class and face amount</li> <li>• Premium Charge: 6% on all premium in all years.</li> <li>• Surrender charges apply for 15 years</li> </ul>
<b>Guaranteed Interest Rate:</b>	2% (True-Up at the end of each segment term as well as at policy termination)
<b>Indices:</b>	<ul style="list-style-type: none"> <li>• Standard &amp; Poor's 500® Index</li> </ul>

<b>Participation Rate:</b>	Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)
<b>Interest Crediting Strategies:</b>	<ul style="list-style-type: none"> <li>• Basic Interest Strategy</li> <li>• 1-Year Fixed-Term Strategy*</li> <li>• 1-Year Point-to-Point Strategy*, S&amp;P 500®</li> <li>• 1-Year Point-to-Point Increased Participation*, S&amp;P 500®</li> <li>• 1-Year Point-to-Point Elevated Cap*, S&amp;P 500®</li> <li>• 1-Year Monthly Cap Strategy*, S&amp;P 500®</li> <li>• 2-Year Point-to-Point Strategy, S&amp;P 500®</li> </ul> <p>* All 1-Year strategies have 11 month initial crediting option to allow first crediting period interest to be reflected on first annual statement.</p>
<b>Available Benefits and Riders:</b>	<ul style="list-style-type: none"> <li>• Wellness for Life®</li> <li>• Overloan Protection Rider</li> <li>• Waiver of Monthly Deduction Rider, or</li> <li>• Waiver of Specified Premium Rider</li> <li>• Primary Insured Rider</li> <li>• Accidental Death Benefit Rider</li> <li>• Guaranteed Purchase Option Rider</li> <li>• Additional Insured Rider</li> <li>• Children's Insurance Rider</li> <li>• Accelerated Access Rider</li> <li>• Terminal Illness Accelerated Death Benefit Rider</li> <li>• Death Benefit Return of Premium Rider</li> </ul>
<b>Product Features:</b>	<ul style="list-style-type: none"> <li>• Indexed Interest Crediting Strategies</li> <li>• Basic 5-year Minimum Premium Guarantee</li> <li>• Interest Rate Guarantee</li> <li>• Participation Rate Guarantee</li> <li>• Designed for accumulation</li> <li>• Guaranteed Account Value Enhancement: Beginning at the end of the 5th policy year, a guaranteed 1.00% Account Value Enhancement will be credited to the policy's account value</li> <li>• Choice of three loan interest rate options - Linked Loan Option, Annually Declared (Fixed) Rate or Variable Interest Rate</li> <li>• Preferred Fixed Interest Rate loans available after policy year 10</li> <li>• Ability to switch loan types</li> <li>• * Ability to switch between strategies on crediting dates</li> </ul>

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