

TERM COMPARISON

2012 and 2017 Your Term Comparison

Term Policy	2012 Term	New! 2017 Your Term
Issue Ages	<p>Age nearest</p> <p>10-Year 15-80 15-Year 15-70 20-Year 15-65 30-Year 15-55* *Age 53 maximum for male tobacco</p>	<p>Age actual</p> <p>10-Year 15-80 15-Year 15-70 20-Year 15-65 30-Year 15-55* *Age 50 maximum for smoker classes</p>
Underwriting Classes	<p>All classes \$100,000 +</p> <p>Preferred Best Non-Tobacco Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Non-Tobacco Preferred Tobacco Standard Tobacco</p>	<p>All classes \$100,000+</p> <p>Preferred Best Non-Tobacco Preferred Plus Non-Tobacco Preferred Non-Tobacco Standard Non-Smoker Preferred Smoker Standard Smoker</p>
Tobacco Usage Allowed	<p>Standard Non-Tobacco: no tobacco products</p> <p>Standard Tobacco and Preferred Tobacco: all tobacco products</p>	<p>Standard Non-Smoker: chew/smokeless tobacco/Snuff; cigar; pipe</p> <p>Standard Smoker and Preferred Smoker: cigarettes; e-cigarettes; vaping; marijuana; cigarillo; patch/gum; betel nut/hookah</p>
Bands	<p>Band II: \$100,000 - \$249,999 Band III: \$250,000 - \$499,999 Band IV: \$500,000+</p>	<p>Band II: \$100,000 - \$249,999 Band III: \$250,000 - \$499,999 Band IV: \$500,000 - \$999,999 Band V: \$1,000,000+</p>
Policy Fee	\$72 (commissionable)	\$60 (non-commissionable)
Riders	<p>Disability Income Rider Children's Term Rider Accidental Death Benefit Rider Waiver of Premium Rider</p>	<p>Disability Income Rider Children's Term Rider Accidental Death Benefit Rider Waiver of Premium Rider</p>
Benefits	Accelerated Death Benefit Rider	Accelerated Death Benefit Rider

* Items listed in blue showcase product updates.

2003 and 2017 Your Term Rider Comparison

Term Rider	2003	New! 2017 Your Term Rider
Issue Ages	Age nearest 10-Year 15-80 15-Year 15-70 20-Year 15-65 30-Year 15-55* *Age 53 maximum for male tobacco	Age actual 10-Year 15-80 15-Year 15-70 20-Year 15-65 30-Year 15-55* *Age 50 maximum for smoker classes
Underwriting Classes	Band I: Standard Non-Tobacco; Standard Tobacco Band II: Standard Non-Tobacco, Preferred Non-Tobacco, Standard Tobacco	Band I: Standard Non-Tobacco; Standard Tobacco Bands II - IV Standard Non-Smoker, Preferred Non-Tobacco, Standard Smoker
Tobacco Usage Allowed	Standard Non-Tobacco: no tobacco products Standard and Tobacco: all tobacco products	Standard Non-Smoker: chew/smokeless tobacco/Snuff; cigar; pipe Standard and Smoker: cigarettes; e-cigarettes; vaping; marijuana; cigarillo; patch/gum; betel nut/hookah
Bands	Band I: \$25,000 - \$99,999 Band II: \$100,000+	Band I: \$25,000 - \$99,999 Band II: \$100,000 - \$249,999 Band III: \$250,000 - \$499,000 Band IV: \$500,000 - \$999,999 Band V: \$1,000,000+
Policy Fee	\$0 (Policy fee taken on base policy)	\$0 (Policy fee taken on base policy)

* Items listed in blue showcase product updates.