

Life Portfolio Overview



	Lifetime Builder	Survivorship Builder	Accordia Life Provider	Accordia Life Assure	Term																
	IUL	IUL	IUL	UL	ART, 10, 20, 30 year Term; Convertible																
	Death Benefit Protection with our Best Cash Accumulation Potential Over Time	Death Benefit Protection Affordably Shared Across Two Lives	Most Affordable Death Benefit Protection with Some Potential for Cash Value Growth	Affordable Death Benefit Protection, Extended Guarantees and a Fixed Interest Rate	Death Benefit for Specific Time with Conversion Option																
Interest Crediting	All IUL strategies currently available	All IUL strategies currently available	All IUL strategies currently available	Traditional fixed crediting	n/a																
Guaranteed Account Value Enhancement	60 bps (0.6%)	60 bps (0.6%)	None	None	n/a																
Guaranteed Interest Rate	2%	2%	2%	3%	n/a																
Minimum Premium Guarantee Period	5 yrs	5 yrs	5 yrs	<table border="1"> <thead> <tr> <th colspan="2">MINIMUM PREMIUM GUARANTEE PERIOD</th> </tr> <tr> <th>Ages</th> <th>Policy Years</th> </tr> </thead> <tbody> <tr> <td>0-35</td> <td>30</td> </tr> <tr> <td>36-45</td> <td>25</td> </tr> <tr> <td>46-55</td> <td>20</td> </tr> <tr> <td>56-65</td> <td>15</td> </tr> <tr> <td>66-75</td> <td>10</td> </tr> <tr> <td>76-85</td> <td>5</td> </tr> </tbody> </table> <p>*Payment of the minimum monthly premium keeps this policy in force, guaranteeing your death benefit, during the minimum premium period.</p>	MINIMUM PREMIUM GUARANTEE PERIOD		Ages	Policy Years	0-35	30	36-45	25	46-55	20	56-65	15	66-75	10	76-85	5	n/a
MINIMUM PREMIUM GUARANTEE PERIOD																					
Ages	Policy Years																				
0-35	30																				
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66-75	10																				
76-85	5																				
Minimum Face Amount	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std) \$100,000 (ages 18-85 premier/preferred)	\$250,000	\$100,000 (ages 18-85)	\$25,000 (Ages 0-17) \$25,000 (internal replacements-std) \$50,000 (ages 18-85 std class) \$100,000 (ages 18-85 premier/preferred)	\$50,000 - 20YT/30YT; Std NT/Tob \$100,000 - 10YT \$100,000 - 20YT/30YT; Std+, Preferred, Premier \$500,000 - ART																
Risk Classes & Issue Age Limits	Premier: 18-75 Pref NT: 18-85 Std NT: 0-85 Pref Tob: 18-85 Std Tob: 18-85	Premier: 20-75 Pref NT: 20-85 Std NT: 20-90 Pref Tob: 20-85 Std Tob: 20-90 Substd NT: 20-90 Substd Tob: 20-90 Only 1 of the 2 Insureds can be over age 85.	Premier: 18-75 Pref NT: 18-85 Std NT: 18-85 Pref Tob: 18-85 Std Tob: 18-85	Premier: 18-75 Pref NT: 18-85 Std NT: 0-85 Pref Tob: 18-85 Std Tob: 18-85	Six risk classes: Premier NT, Pref NT, Std+ NT, NT, Pref Tob, Tob ART: 18-75 (18-70 Tob. Classes) 10 yr Term: 18-75 (18-70 Tob. Classes) 20 yr Term: 18-65 (18-60 Tob. Classes) 30 yr Term: 18-55 (18-50 Tob. Classes)																
Substandard Availability	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 FE's per policy	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12 Maximum 2 FE's per policy + 2 uninsurable classes (Tables 19,20) Not all combinations of substandards risks will be issued.	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 FE's per policy	Table Ratings and Flat Extras available Tables: 1-6, 8, 10, 12, 16 Maximum 2 FE's per policy	Maximum special class-Table 8 Extra premium applies for life. Special Class rates are expressed as a percent of standard rates as follows: Table 1 125% Table 5 225% Table 2 150% Table 6 250% Table 3 175% Table 7 275% Table 4 200% Table 8 300%																
Death Benefit Option	Level (Option 1) Increasing (Option 2) ROP DB (4% max growth factor)	Level (Option 1) Increasing (Option 2) ROP DB (4% max growth factor)	Level (Option 1) Increasing (Option 2)	Level (Option 1) Increasing (Option 2) ROP DB (4% max growth factor)	N/A																
Face Amount Bands	\$25,000 - \$99,999 \$100,000+	none	none	\$25,000 - \$99,999 \$100,000+	\$100,000 \$250,000 \$500,000 \$1,000,000																
Cost Structure	Expense Charges: • \$8 per month • Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, and underwriting class • Premium Load: In policy years 1-10, 6% up to target, 3% above target. Policy years 10+, 3% on all premium. • Surrender charges apply for 15 years	Expense Charges: • \$10 per month • Monthly per thousand expense charge assessed in the first seven policy years: varies by issue age, gender, underwriting class and policy year • Premium Load: 2.5% of premiums in all years • Surrender charges apply for 15 years	Expense Charges: • \$12 per month • Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, underwriting class and policy year • Premium Load: 5% up to target, 10% above target • Surrender charges apply for 10 years	Expense Charges: • \$6 per month • Monthly per thousand expense charge through age 120: varies by issue age, gender, underwriting class and policy year • Premium Load: 5% of premiums in all years • Surrender charges apply for 19 years	Expense Charges: • \$75 Annually, non-commissionable																
Surrender Charge Period	15 Years	15 Years	10 Years	19 Years	n/a																

Riders Overview



	Lifetime Builder	Survivorship Builder	Accordia Provider	Accordia Assure	Term
Accelerated Access Rider (Chronic)	Yes	Yes	Yes	Yes	No
Accelerated Benefit Rider (Terminal)	Yes	Yes	Yes	Yes	Yes
Accidental Death Benefit Rider	Yes	No	Yes	Yes	Yes
Additional Insured Rider	Yes	No	Yes	Yes	Yes
Children's Insurance Rider	Yes	No	Yes	Yes	Yes
Death Benefit Return of Premium (DBO3)	Yes (4% maximum growth factor)	Yes (4% maximum growth factor)	No	Yes (4% maximum growth factor)	No
Enhanced Cash Value	Yes	No	No	No	No
Guaranteed Purchase Option	Yes	No	Yes	Yes	No
First to Die Rider	No	Yes	No	No	No
Survivor Insured Life Rider	No	Yes	No	No	No
Overloan Protection Rider	Yes	Yes	Yes	Yes	No
Policy Split Option Rider	No	Yes	No	No	No
Primary Insured Rider	Yes	No	Yes	Yes	No
Waiver of Monthly Deductions	Yes	No	Yes	Yes	No
Waiver of Premium	No	No	No	No	Yes
Waiver of Premium Plus	No	No	No	No	Yes
Waiver of Specified Premium	Yes	No	Yes	Yes	No
Waiver of Surrender Charge Due to Confinement	Yes	No	Yes	Yes	No
Wellness for Life	Yes	No	Yes	Yes	No
Estate Protection Rider	No	Yes	No	No	No

Some Riders not available in all states