

Accordia Life Provider

Indexed Universal Life Insurance



Accordia Life Provider is for clients who may be looking for affordable death benefit protection, combined with some potential for growth in cash value. Accordia Life Provider is an indexed universal life insurance policy that offers a fixed interest rate strategy and six indexed interest crediting strategies.

Issue Ages:

(Age nearest birthday)

- 18 – 85 Standard/Preferred
- 18 - 75 Premier

Premiums:

- Flexible Premiums
- Minimum Premium Guarantee
- GPT/CVAT Tests

Minimum Face Amount:

- \$100,000 ages 18-85

Death Benefit:

- **Option 1** - the face amount
- **Option 2** - the initial face amount plus the account value in any given year

Underwriting:

- Premier
- Preferred Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

Maximum Special Class:

- Table 16

Expense Charges:

- \$12 per month
- Monthly per thousand expense charge assessed in the first ten policy years: varies by issue age, gender, underwriting class
- Premium Load: 5% up to target, 10% above target
- Surrender charges apply for 10 years

Guaranteed Interest Rate:

2% (True-Up at segment anniversary or at policy termination)

Indices:

- Standard & Poor's 500® Index
- Hang Seng

Participation Rate:

Guaranteed minimum of 100% for the life of the contract (200% for 1 Yr PtP Increased Participation)

Interest Crediting Strategies:

- Basic Interest Strategy
- 1-Year Fixed-Term Strategy
- 1-Year Point-to-Point Strategy, S&P 500®
- 1-Year Point-to-Point Increased Participation, S&P 500®
- 1-Year Point-to-Point International Index, Hang Seng
- 1-Year Point-to-Point Elevated Cap Strategy, S&P 500®
- 1-Year Monthly Cap Strategy, S&P 500®
- 2-Year Point-to-Point Strategy, S&P 500®

Available Benefits and Riders:

- Wellness for Life Rider®
- Waiver of Monthly Deduction Rider, or
- Waiver of Specified Premium Rider
- Primary Insured Rider
- Accidental Death Benefit Rider
- Guaranteed Purchase Option Rider
- Additional Insured Rider
- Children's Insurance Rider
- Terminal Illness Accelerated Death Benefit Rider
- Overloan Protection Rider
- Accelerated Access Rider (Chronic Illness)

Product Features:

- Indexed Interest Crediting Strategies
- Basic 5-year Minimum Premium Guarantee
- Interest Rate Guarantee
- Participation Rate Guarantee
- Designed to compete in carry to age scenarios
- Choice of two loan interest rate options - Annually Declared (Fixed) Interest or Variable Interest Rate
- Preferred Fixed Interest Rate loans available after policy year 10
- Ability to switch loan types

S&P 500® Index

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