



Policy Type	Joint and last survivor flexible premium, adjustable death benefit, index interest universal life insurance
Key Benefits	<ul style="list-style-type: none"> • Ability to allocate premiums among Declared Interest Account, Cap Rate Index Account and Participation Rate Index Account • Interest crediting based in part on the one year point-to-point growth in the S&P 500^{®1} when either the Cap Rate Index Account or the Participation Rate Index Account is selected • Policy matures as late as the younger insured's age 121 (whether living or deceased). Maturity can be extended through the extend coverage provision in the policy. • Maximum issue age of 90, Preferred Plus underwriting class available to issue age 80 • Substandard Tables up through Table 16 add the table rating to a Special base class which is lower and more favorable than if added to the Standard base class • One "uninsurable" life is allowed
Issue Ages	<ul style="list-style-type: none"> • 20-90 • 20-80 Preferred Plus No Tobacco
Underwriting Classifications	<ul style="list-style-type: none"> • Preferred Plus No Tobacco (exceptional mortality risk and non-user of tobacco) • Preferred No Tobacco (significantly better than average mortality risk and non-user of tobacco) • Standard No Tobacco (average mortality risk and non-user of tobacco) • Preferred Tobacco (better than average mortality risk and user of tobacco) • Standard Tobacco (average mortality risk and user of tobacco) • Substandard tables up to Table 16
Minimum Death Benefit	\$250,000 (payable upon second insured's death)
Death Benefit Options	<ul style="list-style-type: none"> • Option 1 (Level): Death benefit equal to the specified amount, or the accumulation value multiplied by the death benefit corridor, minus partial withdrawals • Option 2 (Increasing): Death benefit equal to the specified amount plus the accumulation value, or the accumulation value multiplied by the death benefit corridor, minus partial withdrawals



Monthly Guarantee Premium Provision (MGP)	<ul style="list-style-type: none"> MGP provides guaranteed death benefit coverage contingent upon meeting a minimum premium requirement. The MGP period equals the lesser of 20 policy years or to the insured's attained age 80, and not less than five policy years.
Policy Issue	<ul style="list-style-type: none"> Four issue dates per month (5th, 12th, 20th and 28th) If any of the dates occurs on a weekend or a holiday, policy will be issued on the next business day, but the issue date of the policy will still be one of the 4 issue dates
Premiums	<ul style="list-style-type: none"> Planned periodic premium cannot be less than \$300 annually The policy owner will define the premium allocation percentage (among two index accounts and a declared interest account) at issue, and the allocation instruction can be changed at any time for future premium payments Net premiums allocated to an index account received between account allocation dates are deposited to the interim account and will receive declared interest until the next allocation date, at which time the funds in the interim account are transferred to a new account. The interim account interest is guaranteed never to be less than 2.00 percent.
Changes to the Specified Amount	<ul style="list-style-type: none"> Increases available at any time, subject to satisfactory evidence of insurability. Both insureds must be living and under age 90. After the first policy year, the policy owner may decrease the specified amount; however, the death benefit may not be less than the minimum death benefit amount
Percentage of Premium Load	<ul style="list-style-type: none"> Current charges are: Years 1-5: 12%; Years 6-10: 7%; Years 11+: 5% Charges are subject to change, but cannot exceed 12% in any year.
Monthly Deductions	<ul style="list-style-type: none"> Current monthly administration fee subject to change with a maximum of \$10 Five-year monthly expense charge per \$1,000 of base coverage, including increases in base coverage Current cost of insurance based on net amount at risk Rider charges
Surrender Charges	<ul style="list-style-type: none"> 14-year Surrender Charge schedule for the base coverage of the specified amount. Varies by sex, smoking status, underwriting, and age of both insureds. If the base coverage is increased, a new surrender charge period will apply to the increase.
Policy Loans²	<ul style="list-style-type: none"> The policyholder has a choice between loan options that allows flexibility in the loan rates charged on the loans and interest rates credited on accumulation values impaired by policy loans. These options include (a) standard loans with preferred loan features and (b) Choice loans
Standard Loans²	<p>Standard Loans</p> <ul style="list-style-type: none"> The effective annual loan rate is 4.00 percent. It is payable in advance at the rate of 3.85 percent. Annual effective rate of 3.00 percent will be credited to the portion of the accumulation value that equals the amount of policy loans <p>Preferred Loans</p> <ul style="list-style-type: none"> Available after 10 policy years Policy year maximum preferred loan amount is 10.00 percent of the accumulation value at the beginning of the policy year Loan rate (not guaranteed) currently equals the credited rate applied to the policy loan
Choice Loans²	<ul style="list-style-type: none"> Available whenever there is an amount of cash value accumulation in the policy Choice loans will be available from inception The annual loan rate is 6.00 percent. Loan interest is payable in advance at the rate of 5.66 percent. Policy values in these accounts continue to participate in the index or declared crediting accounts.
Withdrawals (Partial Withdrawals)²	<ul style="list-style-type: none"> Available any time during the insured's lifetime, after the first policy year Death benefit cannot be reduced below \$250,000 as a result of the withdrawal Partial withdrawals are taken first from the interim account, then from the declared interest account, then from the index accounts Current charge of \$25 (maximum contractual charge of \$50) for each withdrawal

Available Riders³ and Options

Index Interest Rider with Cap Rate	Annual point-to-point index interest account with an index cap.
Index Interest Rider with Participation Rate	Annual point-to-point interest account with a participation rate.
Four-Year Term Rider	Provides last survivor term insurance coverage during the first four policy years. The additional death benefit is equal to 125.00 percent of the policy's initial specified amount. This rider can only be added at issue and terminates after four (4) years.
Overloan Protection Rider	<ul style="list-style-type: none">• Available for new issues and inforce policies• Rider guarantees that base policy will not lapse due to an outstanding loan• Rider must be activated in writing once the loan balance exceeds 94.00 percent of cash value. A one-time charge will be deducted from the accumulation value, and future monthly deduction will be waived.• Rider benefit can be activated at later of attained age 75 or 15th policy anniversary
Maturity Extension Option⁴	<p>This allows the policy owner to elect to extend coverage beyond the original maturity date. If elected, then starting on the original maturity date:</p> <ul style="list-style-type: none">• The policy death benefit is set to equal the death benefit in effect immediately prior to the original maturity date• No monthly deductions will be made• No new premium payments will be accepted



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² Policy owners should consult a tax advisor to determine if these transactions trigger a taxable event.

³ See the riders for complete details. There may be a charge for each rider selected. Adding or deleting riders and increasing or decreasing coverage under existing riders may have tax consequences. Policy owners should consult a qualified tax advisor.

⁴ Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under the Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisors before electing this option.



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