

Protection Advantage Universal Life



Issue Ages

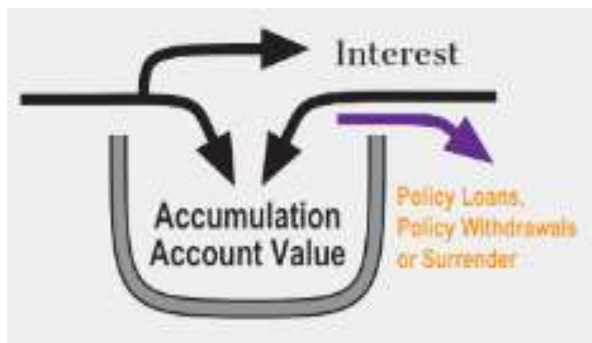
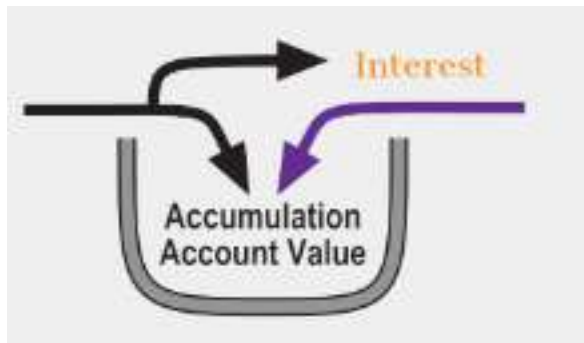
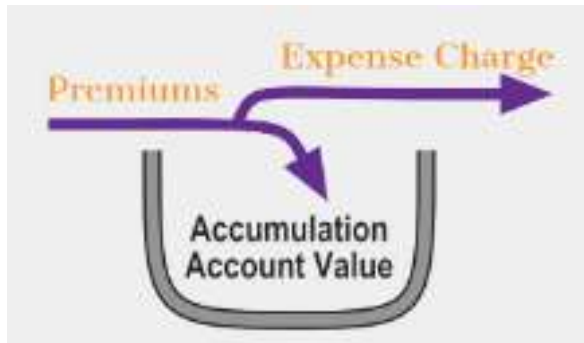
- 18-75

Face Amount

- \$250k - \$5 million

Riders

- Waiver of Cost of Insurance
- Children's Term Rider
- Accidental Death and Dismemberment
- Spouse Term Rider
- Accelerated Death Benefit



- Premiums
- Premium payments are added to the cash value of your policy and from there the product costs are subtracted.
- Interest (3.5%/year)
- Interest is added to the cash value each month, providing compound growth. Gradually, you will be able to access this cash value, if needed, through the policy's loan and withdrawal provisions.
- Access to your funds
- As cash value increases, it becomes a liquid asset. You can withdraw money from its cash value or borrow it in the form of a loan.

- Risk Classifications
 - Preferred Non-Smoker
 - Standard Non-Smoker
 - Standard Smoker
- Interest Rates
 - Rate: 3.5%
 - Guaranteed Rate: 1.0%
- Loan
 - Available after year 2
 - Interest Rate: 8.0%

