

# Policy highlights

	<b>Great Assurance®</b> (First-day coverage)	<b>Graded Benefit</b> (Graded death benefit)	<b>Guaranteed Assurance</b> (Guaranteed issue)
<b>Issue ages</b>	<b>50-85 years old</b>	<b>50-85 years old</b>	<b>40-80 years old</b>
<b>Issue classes</b>	Male/Female Non-tobacco/Tobacco	Male/Female Non-tobacco/Tobacco	Male/Female
<b>Face amounts</b>	Minimum face amount: \$2,500  Maximum face amount: \$40,000 for issue ages 50-80  \$25,000 for issue ages 81-85	Minimum face amount: \$2,500  Maximum face amount: \$40,000 for issue ages 50-80  \$25,000 for issue ages 81-85	Minimum face amount: \$1,000  Maximum face amount: \$25,000*
<b>Benefits</b>	<p><b>Accelerated Death Benefit rider:</b> Included at no additional cost. The benefit is paid as a lump-sum payment based on the present value of the death benefit.</p> <ul style="list-style-type: none"> <li>Terminal illness: Life expectancy is 12 months or less</li> <li>Chronic illness: Cannot perform activities of daily living (ADLs) for at least 90 days or requires substantial supervision</li> </ul> <p><b>Accidental Death Benefit rider:</b> Optional rider that pays out the full face amount, in addition to the policy's benefit.</p>	<p><b>Graded Death Benefit</b></p> <p>30% of face amount payable in Year 1</p> <p>70% payable in Year 2</p> <p>100% payable in Year 3</p>	<p><b>Limited Death Benefit</b></p> <p>110% of premiums paid minus any loan in Years 1 and 2.** After 2 years, the full death benefit is paid.</p>
<b>Simplified application</b>	Simple health questions and no health exam	Simple health questions and no health exam	No health questions and no health exam

\*For Guaranteed Assurance: Reissues for face amount increases or decreases are allowed as of issue date. Face amount increases or decreases post issue require an application for a new policy. If multiple policies exist on the same person, the combined face amount is limited to \$25,000.

\*\*Does not include a refund of premium for the Child/Grandchild Protection rider.