

# LifeScape® Whole Life (Policy form A-LL00)

NOTE: Product availability and features may vary by state.

**ATTENTION: The Accidental Death Benefit Rider is temporarily unavailable in Pennsylvania.**

Whole Life is a level benefit, participating whole life insurance policy with level, guaranteed premiums through maturity at age 100. Any dividends declared on this policy due to its participating status will be paid according to the dividend option selected.

## Product Highlights:

**Issue Ages:** 0-85, Age nearest birthday

**Issue Amounts:** Premium Band I: \$10,000-\$49,999  
Premium Band II: \$50,000-\$99,999  
Premium Band III: \$100,000+

**Policy Fee:** \$65.00, Commissionable

**Underwriting Classes:** Preferred+: Male, Female  
Preferred: Male, Female  
Select Non-Tobacco: Male, Female  
Tobacco: Male, Female

**Premiums:** Level, guaranteed, and based on premium band, issue class, and issue age

**Dividend Options:** All standard options are available, including: cash, paid-up additions, proceeds held at interest, reduce premium with balance to cash, reduce premium with balance to paid-up additions.

**Optional Riders:** Value Enhancement Rider: periodic and single  
Waiver of Premium Rider  
Accident Only Disability Income Rider  
Monthly Disability Income Rider  
Yearly Renewable Term Rider: level and decreasing  
Mortgage Protection Term Rider: 10/15/20/25/30 year  
Additional Insured Term Rider: level and decreasing  
Children's Term Rider  
Accelerated Death Benefit Rider (Living Benefit)  
Protected Insurability Rider  
Payor Benefit Rider  
Exchange Privilege Rider  
Accidental Death Benefit Rider (see top of page)  
Additional Deposit Rider.

**Payment Modes:** Annual, semi-annual, quarterly, monthly bank draft, and list bill.