

Information for you

PRODUCT PORTFOLIO

Life Insurance Protection for Your Clients



Everything Insurance Should Be®

Personal and family protection

- Family life insurance protection to ensure that a family will maintain its standard of living should a spouse or parent die prematurely
- Children's life insurance policies to guarantee future insurability and provide for unexpected final expenses
- Mortgage and debt protection to secure and repay loans in the case of early death
- Pension maximization planning to help maximize pension payouts and provide for a spouse's future income needs
- Estate tax liquidity to provide immediate, tax-free funds to pay estate taxes
- Guaranteed long-term investment alternative to help balance and safeguard an individual's retirement portfolio and pay an income stream for the remainder of the retiree's life

Small business protection

- Buy-sell funding to guarantee a fair and profitable disposition of ownership of a business and provide for a smooth transition in ownership
- Key employee protection to minimize the losses associated with the death of a key employee
- Executive bonus and deferred compensation plans to provide incentives to key employees and reward them for long-time commitment and loyalty
- Payroll deduction life insurance plans to provide employees and their families with life insurance protection through payroll deduction at no direct cost to the employer

Competitive products

- **Term** – Guaranteed level premium term life insurance for periods of 10, 15, 20, 25 and 30 years
- **Return of Premium Term** – Guaranteed level premium term life insurance for periods of 20, 25 and 30 years that returns all base premiums (excluding rider and substandard premiums) at the end of the guaranteed term period
- **Flexible Premium Universal Life** – Interest-sensitive policy that allows for flexible premium amounts and cash value growth
- **Guaranteed Universal Life to age 121** – Guaranteed premiums and death benefit with limited pay options
- **Guaranteed Whole Life** – Guaranteed death benefits, premiums, cash values and reduced paid-up amounts with level-pay, 10-pay, single-pay and Paid Up at 65 premium options
- **Worksite Voluntary Program** – Guaranteed issue life insurance with just 15 employees and no participation requirements – 10- and 20-year term, 20-year return of premium term and whole life
- **Annuities** – Deferred and immediate annuity contract options; deferred annuities offer the return of principal guarantee feature

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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