

Children's Whole Life

PRODUCT Product Type	CHILDREN'S WHOLE LIFE Whole Life Insurance	
Issue Ages (Age Last Birthday)	14 days to 17 years	
Face Amounts	\$5,000 - \$50,000	
Underwriting Classes	Standard	
Table Rates	None	
Premium Modes (Modal Factors)	Annual (1.00) Semiannual (.50)	Quarterly (.25) Monthly BSP (.08333)
Policy Fee	\$12 Annual Policy Fee (Commissionable)	
Riders (Some restrictions may apply)	Guaranteed Insurability Rider Waiver of Premium due to Death of Owner	
Guaranteed Interest Rate	N/A	
Low-Cost Loans	Charge 5.66% in advance	
Partial Withdrawals	None	
Death Benefit Guarantees	Policy is guaranteed to age 100 as long as premium is paid.	
Other Product Features	<ol style="list-style-type: none"> 1. Additional coverage may be purchased in the future without evidence of insurability 2. Limited health questions and no medical exam 3. Rates never increase and benefits never decrease 4. iGo e-App™ 	