

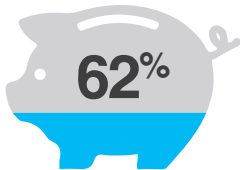


UNCERTAIN OF YOUR NEED FOR LIFE INSURANCE?

CONSIDER THESE FACTS

\$7,181

median cost of a funeral with viewing and burial in the U.S. in 2014¹



62% of Americans have under \$1,000 in savings²



average U.S. Mortgage Payment in 2013³



average annual 4-yr college tuition rate for U.S. public institutions in 2013-2014⁴



average American household's credit card debt in 2015⁵

TERMGUARD III INDIVIDUAL LIFE INSURANCE POLICY BENEFITS

Policy ICC16 L-2302 (1/16) and state specific versions.



Flexible options of 10 or 20 year initial terms.



Coverage available starting at \$25,000.



Benefits will provide your family with cash to help cover major expenses.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) RIDER II BENEFITS*

Optional rider form ICC14 L-ADDR (3/14) and state specific versions. Available at an additional premium.

100% BENEFIT

Includes 100% benefit for loss of the following due to an accidental bodily injury:

Life, sight in both eyes, both hands or both feet, or one hand and one foot.

50% BENEFIT

Includes 50% benefit for loss of the following due to an accidental bodily injury:

Sight in either eye, either arm, either leg, either foot, or either hand.

¹ www.nfda.org "Statistics, Median Cost of an Adult Funeral" National Funeral Directors Association. July 30, 2015. ² www.gobankingrates.com "62% of Americans Have Under \$1000 in Savings, Survey Finds" Elyssa Kirkham. October 5, 2015. ³ www.census.gov. "2013 Housing Profile: United States, American Housing Survey Factsheets" U.S. Department of Commerce Economics and Statistics Administration, U.S. Census Bureau. May 2015. ⁴ www.nces.ed.gov "Fast Facts, Tuition Costs of Colleges and Universities" Digest of Education Statistics, 2014. U.S. Department of Education, National Center for Education Statistics. 2016 ⁵ www.creditcards.com "Measuring Average Credit Card Debt" Fred O. Williams. December 17, 2015.

This life insurance Policy does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance policy may use the proceeds for any purpose, unless otherwise directed. Premium will vary with the amount of coverage selected.

* AD&D Rider II not available in CA.

HOW MUCH LIFE INSURANCE DO I NEED?

PERSONAL INFORMATION

Name: _____ Age: _____ Male: Female: Nicotine: Non-Nicotine:

Retirement Age: _____ Spouse's Age: _____ Child(ren)'s Age(s): _____

Major Health Issues: _____

IMMEDIATE NEEDS (a)

Mortgage: _____

Auto Loan: _____

Credit Card Debt: _____

Final Expenses: _____

Total = _____

FUTURE NEEDS (b)

Income Replacement: _____

_____ × _____ = _____
\$ per yr. # of yrs.

Emergency Fund: _____

Tuition: _____

Total = _____

CURRENT ASSETS (c)

Checking & Savings: _____

Retirement savings: _____

Other Investments : _____

Current Life Insurance: _____

Total = _____

TERMGUARD III LIFE INSURANCE POLICY NEEDS OVERVIEW (a+b-c)

Additional Life Insurance Needed: _____ Initial Term Period: 10 yrs 20 yrs

Face Value: _____ Monthly Premium**: _____

*This needs worksheet is only intended to provide a general estimate of your family's potential financial needs and should not be considered financial advice. For an in-depth analysis of your financial circumstances, you should consult a professional financial planner. **Age, nicotine use, gender, and face value impact estimated Monthly Premium. Monthly Premium subject to change.

EXCEPTIONS & LIMITATIONS

1. ARE THE CAPITALIZED WORDS I SEE THROUGHOUT THE BROCHURE LIKE "POLICY PLAN DATE" AND "REINSTATEMENT" CAPITALIZED FOR A REASON?

Yes, critical definitions of capitalized words are contained in your policy, along with a complete description of all exceptions and limitations. Space limits us to providing only general descriptions. READ YOUR POLICY CAREFULLY since only the Policy and Rider provisions, not this brochure, control. This brochure is only a summary of benefits and exceptions/limitations.

2. CAN THE TERMGUARD III LIFE INSURANCE POLICY PREMIUM BE ADJUSTED?

The initial premium is GUARANTEED NOT to change for 1 year from the Issue Date, and the product is designed to have a level premium over the initial term period (either 10 or 20 years). **However during the initial term period, we may change the premium on any policy anniversary, provided that premiums will NOT be changed more often than once per policy year.** Any change will be applied on a uniform basis by Age, sex, tobacco/nicotine use status, occupational group and the number of years the policy has been in force. During the initial term period, a written notice will be sent not less than 20 days prior to the effective date of the premium change.

After the initial term period, the premium will change on each policy anniversary, but will NOT be changed more often than once per policy year.

3. IS THE TERMGUARD III LIFE INSURANCE POLICY AND AD&D RIDER II RENEWABLE?

Yes, a TermGuard III life insurance policy and AD&D Rider II may be renewed until age 70. To renew, we must receive the applicable renewable premium when due or payment must be remitted within 31 days (60 days in CA) from the premium due date.



EXCEPTIONS & LIMITATIONS

4. ARE THERE ANY REASONS THE TERMGUARD III LIFE INSURANCE POLICY DEATH BENEFIT WOULD BE LIMITED TO PREMIUMS PAID?

Yes, the death benefit will be limited to premiums paid for the policy from the Policy Plan Date or effective date of Reinstatement (respectively), less any policy indebtedness in the following circumstances:

1. If you commit suicide within 2 years from the later of the Policy Plan Date or the effective date of Reinstatement.
2. If your death is the result of any of the exclusions listed below¹
 - a. War or an Act of War², if the cause of death occurs while the Insured is serving in the Armed Forces or any Civilian Unit, provided such death occurs while in the Armed Forces or serving in a Civilian Unit or within six months after termination of service in the Armed Forces or Civilian Unit;
 - b. Special hazards incident to service in the Armed Forces or any Civilian Unit, if the cause of death occurs while the Insured is serving in the Armed Forces or Civilian Unit and is outside the Home Area, provided such death occurs: a) outside the Home Area; or b) within six months after the Insured's return to the Home Area while serving with the Armed Forces or Civilian Unit; or c) within six months after the termination of services in the Armed Forces or Civilian Unit; or
 - c. War or an Act of War², within two years from the Issue Date of the Policy, while the Insured is not serving in the Armed Forces or any Civilian Unit, if the cause of death occurs while the Insured is outside the Home Area, provided such death occurs outside the Home Area or within six months after the Insured's return to the Home Area.

5. IS THERE A TIME LIMIT FOR WHICH A LOSS MUST OCCUR FROM AN ACCIDENTAL BODILY INJURY IN ORDER FOR BENEFITS TO BE PROVIDED UNDER THE AD&D RIDER II?

Yes. The loss must occur within 180 days of the Injury for benefits to be provided under the AD&D Rider II.

6. WHAT ARE SOME OTHER REASONS I MAY NOT BE COVERED UNDER THE AD&D RIDER II?

Generally, no benefits are payable if Injury or death is caused or contributed to by:

1. Suicide or intentionally inflicted injury, while sane or insane
2. The commission or attempted commission of a felony
3. Active participation in a riot, insurrection, or terrorist activity
4. Injury while the Insured is intoxicated or under the influence of intoxicants as defined by the jurisdiction where the accident occurred
5. The use or taking of any narcotic, barbiturate or any other drug by the Insured unless taken or used as prescribed by a physician, or the taking of any poison
6. While a passenger, other than a fare-paying passenger in any aircraft
7. War or any act of war, whether declared or not³
8. Service in the armed forces or units auxiliary thereto³
9. Injury while the Insured is acting as a pilot or crew member in any aircraft
10. While a passenger in aircraft operated by the armed forces or used for training, practice, tests, experimental or exhibition or stunt purposes.⁴
11. Disease; bodily or mental infirmity; any poison, gas or fumes absorbed, inhaled or voluntarily taken; or medical or surgical treatment of these.

¹Exclusions not applicable for applicants who are members of the US Armed Forces, National Guard, or Armed Forces Reserve at the time of application (for IL and VA policies only) or members of a reserve component of the US Armed Forces or National Guard who have not received an order for active duty at the time of application (for MN policies only). If the policy is issued, please refer to the Combat and Military Exclusion Endorsement, ICC16 75-432 (1/16). ²War or an Act of War does not include Terrorism in FL. ³Exclusions not applicable to the accidental death benefit for applicants who are members of the US Armed Forces, National Guard, or Armed Forces Reserve at the time of application (for IL and VA policies only) or members of a reserve component of the US Armed Forces or National Guard who have not received an order for active duty at the time of application (for MN policies only). If the rider is issued, please refer to the Armed Forces Endorsement, ICC16 75-433 (1/16). ⁴For applicants who are members of the US Armed Forces, National Guard, or Armed Forces Reserve at the time of application (for IL and VA policies only) or members of a reserve component of the US Armed Forces or National Guard who have not received an order for active duty at the time of application (for MN policies only) the exclusion appears as follows: "While a passenger in any aircraft operated by the armed forces (except where accidental death is the result of War, Acts of War or any act related to military service)". If the rider is issued, please refer to the Armed Forces Endorsement, ICC16 75-433 (1/16).

