

LIFE INSURANCE PRODUCTS

January - December 2026

Product	Issue Age	Features	Face Amount	Cash Value	Loans	Premium	Dividend Options (after Year 2) Non-Guaranteed
Single Premium Whole Life Traditional ICC12-SPWL0412	0-90	Guaranteed cash value/ death benefit to age 121	\$5,000+	Y	Y	Single	Accumulate, Cash, Paid up additional insurance
Single Premium Whole Life Plus ICC12-SPWL0412	45-85	Guaranteed cash value/ death benefit to age 121	\$50,000+	Y	Y	Single	Accumulate, Cash, Paid up additional insurance
Whole Life ICC19WL	0-75	Guaranteed cash value/ death benefit to age 121	\$5,000+	Y	Y	Payments	Accumulate, Apply to Premium, Cash, Paid up additional insurance
1 Pay Life ICC19WL	0-90	Guaranteed cash value/ death benefit to age 121	\$5,000+	Y	Y	Payments	Accumulate, Cash, Paid up additional insurance
10 Pay Life ICC19WL	0-85	Guaranteed cash value/ death benefit to age 121	\$5,000+	Y	Y	Payments	Accumulate, Apply to Premium, Cash, Paid up additional insurance
20 Pay Life ICC19WL	0-75	Guaranteed cash value/ death benefit to age 121	\$5,000+	Y	Y	Payments	Accumulate, Apply to Premium, Cash, Paid up additional insurance
20 Year Level Term ICC19Term	18-75	Convertible prior to age 75	\$25,000 - \$100,000	May be available over the course of the contract (see illustration)	N	Payments	Accumulate, Apply to Premium, Cash
Next Gen Term ICC19YOUTHTERM ICC19YOUTHTERM-S	0-23 annual 0-19 single	Term life insurance coverage to age 30/convertible to any perm plan prior to age 30 up to face value	\$10,000 - \$50,000	Conversion Credit	N	Payments	None