

# INDEPENDENT CHOICES

## Quick Reference Guide

Policy Form Number	11770J00	
Crediting Strategy	New Money Approach	
Product Type	Fixed Premium Life with an Equity Indexed Feature	
Premium Allocation Options**	1. 5-Yr Fixed-Term Acct.      2. 5-Yr Equity Index Acct.	
Underwriting Classes	Preferred Non-Tobacco   Preferred Tobacco   Non-TobaccoTobacco	
Issue Ages	0-85 (18-75 Preferred) (18-75 Tobacco) (Age Nearest Birthday)	
Minimum Guaranteed Interest Rate	5%	
Premium Load	Annual Premium 5%   Lump Sum 5%	
Death Benefit	Guaranteed for the insured's lifetime if premiums are paid.	
Surrender Charge	15-Year	
Minimum Face Amount	Preferred - \$100,000 Non-Preferred - \$25,000	
Expense Charge	Monthly Expense per \$1,000	
Premium	Guaranteed to age 100. Additional premium can be added during the first policy year.	
Policy Fee	\$6.25 per month maximum	
No-Lapse Guarantee	Death Benefit guaranteed for insured's life as long as premiums are paid.	
Policy Loans	Variable Loan Rate	
Maturity Age	None	
Guaranteed Cash Value	Equal to Death Benefit at Age 100	
Riders Available*	Waiver of Premium	11739J00
	Term Life Insurance Rider (Used as Primary Insured and Additional Insured, up to 5)	11757J00
	Guaranteed Purchase Option	11723J00
	Accidental Death Benefit	11729J00
	Children's Insurance Rider	11746G98
	Accelerated Benefits Rider	11728G98

\*Riders may not be available in all states. See specs for details.

\*\* Options may not be available in all states.

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