

LIBERTY BUILDER.

Equity Indexed Universal Life Insurance

ISSUE AGES: (Age nearest birthday)

- 0 - 85
- 18 - 75 for Preferred

PREMIUMS:

Flexible, subject to five-year minimum premium and guideline premium limitations

MINIMUM FACE AMOUNT:

\$100,000

DEATH BENEFIT:

The greater of the face amount times the DEFRA corridor percentage OR:

- Option Type 1 - the face amount
- Option Type 2 - the initial face amount plus the cash value in any given year

UNDERWRITING:

- Preferred Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

MAXIMUM SPECIAL CLASS:

Table 16

EXPENSE CHARGES:

- \$5 per month
- Monthly per thousand expense charge: varies by age, gender, and underwriting class
- Premium Load: 3% in all years
- Surrender charges apply for 15 years

INDEX LINK:

Standard & Poor's 500 Composite Stock Price Index*

PARTICIPATION RATE:

100% guaranteed for the life of the contract

INTEREST CREDITING STRATEGIES:**

- Basic Interest Strategy
- One-Year Fixed-Term Strategy
- Five-Year Fixed-Term Interest Strategy
- Five-Year Equity Indexed Strategy with an annual reset formula
- Six-Year Equity Indexed Strategy with a two-year point-to-point formula

GUARANTEED INTEREST RATE:

2%

AVAILABLE BENEFITS AND RIDERS:**

- Face Amount Increase Rider
- Waiver of Monthly Deduction Rider
- Waiver of Specified Premium Rider
- Primary Insured Rider
- Maturity Extension Rider
- Accidental Death Benefit Rider
- Guaranteed Purchase Option Rider
- Additional Insured Rider
- Children's Insurance Rider
- Accelerated Benefits Rider

PRODUCT FEATURES:

- Interest crediting strategy linked to the S&P 500*
- 5-year and 15-year no-lapse guarantees available[^]
- Interest Rate Guarantee
- Participation Rate Guarantee
- Designed for accumulation
- Choice of two loan interest rate options - Annually Declared (Fixed) or Variable
- Preferred loans available after policy year 10
- Policy values illustrated to age 110

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** Not all products, benefits and strategies are available in all states.

[^] 15-year guarantee not available with the Primary Insured Rider or the Additional Insured Rider, and is not available above issue age 75.

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