

SUMMARY

| | PlanRight – Level | PlanRight – Graded | PlanRight – Modified |
|--|--|--|---|
| Description | Provides full face amount coverage from the issue date | Provides 30% of the face amount in the first year, 70% of the face amount in the second year and 100% thereafter | Provides coverage equal to premiums paid plus 10% interest for years 1 and 2 and 100% of the face amount thereafter |
| Death Benefit ^{1,2} | Full Death Benefit payable in all years | Year 1 – 30% Year 2 – 70% Year 3+ – Full Death Benefit payable | Year 1 – ROP plus 10% annual interest ³ Year 2 – ROP plus 10% annual interest Year 3+ – Full Death Benefit payable |
| Riders | ADR available (issue ages 50-80) CCADR included at no additional cost | ADR not available CCADR included at no additional cost | ADR not available CCADR included at no additional cost |
| Premiums | Level, payable to age 121 | | |
| Minimum Premium | \$10/month | | |
| Issue Ages (Age last birthday) | 50-85 | 50-85 | 50-80 |
| Minimum Face Amount ⁴ | \$2,000 | | |
| Maximum Face Amounts | Ages 50-80: \$35,000 Ages 81-85: \$15,000 | Ages 50-80: \$20,000 Ages 81-85: \$10,000 | Ages 50-80: \$15,000 Ages 81-85: N/A |
| Certificate fee (Subject to the modal factors) | \$36 annually (commissionable) | | |
| Modal Factors | Monthly – 0.0875 Quarterly – 0.26 Semi-Annual – 0.51 | | |
| Underwriting Class ⁵ | Non-Tobacco Tobacco | | |
| Cash Values | Available (on full surrender only) | | |
| Loans | Available | | |

¹ For PlanRight –Graded and Modified, the death benefit is 100% of the face amount in the event of accidental death during the first two years.

² Any outstanding loans will be deducted from the death benefit.

³ Interest is compounded and is accrued on a daily basis.

⁴ Member benefits are only available to members insured under a certificate with a face amount of \$10,000 or more and are subject to eligibility requirements and limitations.

⁵ Ratings do not apply on the PlanRight plans.