

Express Elite 20 Year Term

Prepared for: Client Quote

Prepared by: Advisor



This illustration is based on the following assumptions:

Life Insured: Client Quote, Male, Age 40, Non-smoker

Coverage	Face Amount	Initial Annual Premium	Years Payable
Express Elite 20 Year Term	\$100,000.00	\$189.00	40
Total Initial Premium:		\$189.00	Annually
		\$17.01	Monthly*

Policy Year	Attained Age**	Annual Premium	Death Benefit
1	41	\$189.00	\$100,000
2	42	\$189.00	\$100,000
3	43	\$189.00	\$100,000
4	44	\$189.00	\$100,000
5	45	\$189.00	\$100,000
6	46	\$189.00	\$100,000
7	47	\$189.00	\$100,000
8	48	\$189.00	\$100,000
9	49	\$189.00	\$100,000
10	50	\$189.00	\$100,000
15	55	\$189.00	\$100,000
20	60	\$189.00	\$100,000
21	61	\$1,459.00	\$100,000
25	65	\$1,459.00	\$100,000
30	70	\$1,459.00	\$100,000
35	75	\$1,459.00	\$100,000
40	80	\$1,459.00	\$100,000

* For monthly payment mode, the total premium for the first month is \$0.00. Subsequent monthly premiums will be as stated above.

** As of the end of policy year

Express Elite 20 Year Term

is a 20 year level term life insurance plan with guaranteed premiums increasing every 20 years. This plan is renewable to age 80 and convertible to age 70.

Conversion Option

Express Elite 20 Year Term Plan may be converted to an eligible permanent plan of the same underwriting class without evidence of insurability. A written request for conversion must be submitted no sooner than 60 days prior to the 2nd policy anniversary and before the Policy Anniversary nearest the Insured's 70th birthday. The new policy will be based on the Insured's attained age at the time of conversion.

Please refer to the policy contract for specific coverage details.

Note: This is an illustration. It is not a contract, nor an offer to insure. If a policy is applied for and issued, the policy contract terms will govern in all cases. The figures shown in this illustration pertain to a specific product. The product that an applicant actually qualifies for may differ from that selected for this illustration.