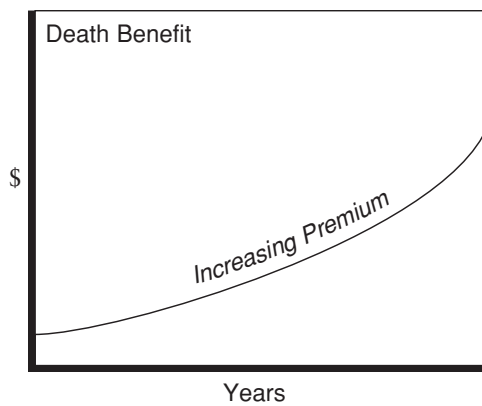


planning perspectives

The Four Types of Life Insurance

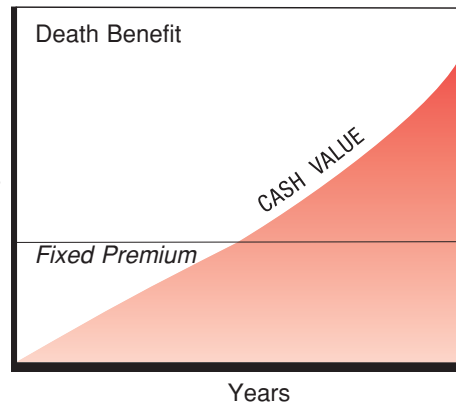
TERM INSURANCE

- Fixed death benefit
- Can be level or increasing premium
- No cash value
- Pure protection



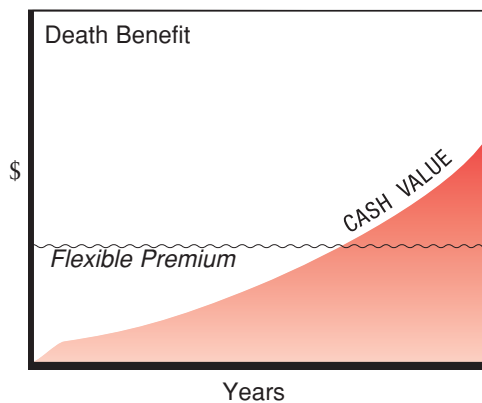
WHOLE LIFE

- Fixed or increasing death benefit
- Fixed premium
- Protection and cash value



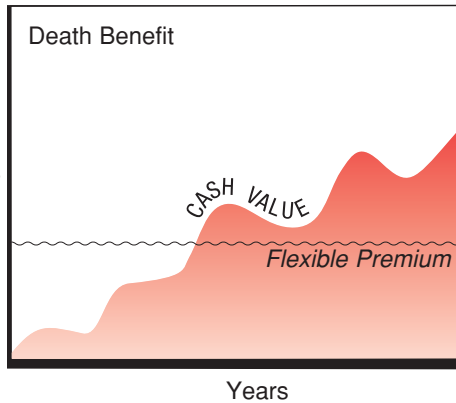
UNIVERSAL LIFE

- Flexible or fixed death benefit
- Flexible premiums
- Growth of cash value based on declared interest rate
- Protection and cash value



VARIABLE UNIVERSAL LIFE

- Flexible or fixed death benefit
- Flexible premiums
- Growth or decline of cash value based on performance of market-based investment options¹
- Protection and cash value



Death benefits and premiums are subject to certain parameters within the policy.

¹ The cash value of a Variable Universal Life contract is not guaranteed and may be worth more or less than total of premiums paid if surrendered or withdrawn. There is no guaranteed minimum.



Be Life Confident

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency
• Is Not Guaranteed by Any Bank or Savings Association • Variable Universal Life May Go Down in Value

THE FEATURES OF LIFE INSURANCE

Types of Life Insurance	General Description	Investment Control	Cash Value Flexibility	Premium Flexibility	Death Benefit Flexibility	Appropriate for...
Term Insurance	<ul style="list-style-type: none"> • Generally lowest initial cost • Pure protection 	<ul style="list-style-type: none"> • No 	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • No • Increasing or level premium for a set period of time 	<ul style="list-style-type: none"> • No 	<p>Individuals who:</p> <ul style="list-style-type: none"> • Have a specific need for a set period
Whole Life	<ul style="list-style-type: none"> • Fixed premium coverage for life • Guaranteed minimum cash value • Dividends provide potential for additional cash value accumulation • Dividends not guaranteed 	<ul style="list-style-type: none"> • Insurance company chooses investment and may select bonds and mortgages, for example 	<ul style="list-style-type: none"> • No • Can access guaranteed cash value by loan or dividend values by withdrawal or loan² 	<ul style="list-style-type: none"> • Accumulated cash value may be used to pay part or all of annual premium³ 	<ul style="list-style-type: none"> • Can use dividends to purchase additional death benefit protection³ • Can generally purchase larger amounts of additional coverage; additional physical may be required 	<p>Individuals who:</p> <ul style="list-style-type: none"> • Have a permanent need for life insurance • Desire a minimum guaranteed cash value accumulation
Universal Life	<ul style="list-style-type: none"> • Current interest crediting rate • Flexibility • Cash value • May provide a no-lapse guaranteed period 	<ul style="list-style-type: none"> • Insurance company selects investments which are generally short-term interest investments 	<ul style="list-style-type: none"> • No • Can borrow against or withdraw from cash value² 	<ul style="list-style-type: none"> • Yes • Must be in accordance with IRS code as well as enough to cover monthly deductions 	<ul style="list-style-type: none"> • Individuals may increase or decrease⁴ • Underwriting is generally required for major increases 	<p>Individuals who:</p> <ul style="list-style-type: none"> • Have a long-term need for life insurance • Desire premium flexibility
Variable Universal Life	<ul style="list-style-type: none"> • Flexibility • Cash value. Not guaranteed and will fluctuate with market conditions 	<ul style="list-style-type: none"> • Client controls and can select investment options with portfolios that include common stock, bond funds, money markets, etc. • Guaranteed Interest Option may be available 	<ul style="list-style-type: none"> • Yes • Your decision... reallocate, change, withdraw or borrow from cash value² • Policy charges may apply • At the time of withdrawal, amounts within the variable investment options may be lower or higher than the amount originally allocated 	<ul style="list-style-type: none"> • Yes • Must be in accordance with IRS code as well as enough to cover monthly deductions 	<ul style="list-style-type: none"> • Individuals may increase or decrease⁴ • Underwriting is generally required for major increases 	<p>Individuals who:</p> <ul style="list-style-type: none"> • Have a long-term need for life insurance • Desire premium flexibility • Desire upside potential and can withstand potential downside exposure • Are comfortable with making investment decisions and in selecting the variable investments options

2 Policy loans accrue interest, and loans and withdrawals will reduce the policy's death benefit. **3** Not guaranteed. **4** Face amount decreases may result in a pro rata surrender charge.

This brochure highlights key features and benefits of the products. For more details on rates and policy charges, please see the illustrations provided by your financial professional/licensed insurance agent.

Variable universal life products are sold by prospectus; please consider the charges, risks, expenses and investment objectives of variable universal life products carefully before investing. For a prospectus containing this and other information, please contact your financial professional at no cost or obligation. Read it carefully before you invest or send money.

There are fees and charges associated with variable life insurance that may not be applicable to whole life or universal life policies. Surrender charges may be applicable to whole, universal and variable universal life policies.

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