Plan Options

	Level	Graded	Modified
Issue Ages	50-80	50-80	50-80
Base Death Benefit	Death benefit is equal to face amount of policy from 1st day of coverage	Non Accidental Death* 1st Yr. 30% of Face Amount 2nd Yr. 70% of Face Amount 3rd Yr.+ full face amount	Non Accidental Death* 1st Yr. 110% of annual premium 2nd Yr. 231% of annual premium 3rd Yr.+ full face amount
Accelerated Death Benefit Feature**	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness
Optional Accidental Death Benefit Rider***	1X base amount	1X base amount (Accidental Death benefits are full face in Years 1-2)	1X base amount (Accidental Death benefits are full face in Years 1-2)

^{*} Base Death Benefit for Accidental Death is full face amount in all years.

PROSPERITY

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Plan Options

Plan eligibility is based on the following:

Declined If:

- Any "Yes" Answer to Part A Medical Questions
- Prescription history (refer to published prescription list)
- · Build is either below the minimum or above the maximum allowed

Modified Plan If:

- Any "Yes" Answer to Part B Medical Questions
- · Build falls within Modified Plan
- Prescription history (refer to published prescription list)

Graded Plan If:

- Any "Yes" Answer to Part C Medical Questions
- · Build falls within Graded Plan
- Prescription history (refer to published prescription list)

Level Plan If:

- All "No" Answers to Part A, B and C Medical Questions
- · Build falls within Level Plan
- No concerns with prescription history (refer to published prescription list)

In all cases, Apptical will run MIB and RX history checks. Review of this medical may result in an adverse decision based on Company underwriting guidelines. Applications may also be withdrawn due to unresolved medical information.

^{**}There is no additional premium charge for this benefit but there is a \$150 processing fee and the benefit is discounted as an early payment. Not available in CA.

^{***}Through age 75 only. Additional premiums apply.