

GAIN Product of the Week of 10/29/09

Sample Quotes

Male 35, PNTU, DB - \$250,000 Target Premium (Annual) - \$1,243 Commission - \$870 Current CSV at Age 65 - \$50,295 Current CSV at Age 90 - \$116, 015 DB Guaranteed to Age 66	Male 55, SNTU, DB - \$250,000 Target Premium (Annual) - \$4,670 Current CSV at Age 70 - \$57,381 Total Premium for 15 Yr Term - \$21,675 Current CSV at Age 90 - \$182,024 CB Guaranteed to Age 76
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Elite UL

Current assumption flexible premium, adjustable death benefit universal life insurance contract with no secondary guarantee provisions.

Key Benefits:

- Exceptional death benefits at competitive premiums.
- Competitively priced death protection for individual and business needs where a secondary death benefit guarantee is not required.
- Current rate product, no secondary death benefit guarantees.
- Maturity at age 121.
- Standard Plus No Tobacco class.
- Substandard Tables up through Table 16 add the table rating to a Special base class which is lower and more favorable than if added to the Standard base class.
- Expanded Standard classes include up to table 2 through issue age 70.
- 24 month rolling target premiums.
- Issued to age 90, best class to age 80.
- \$100,000 minimum face amount.
- Preferred Loans after 10 policy years.
- Guaranteed 3 percent annual interest rate (current interest bonus of 0.25 percent will be credited after the fifth policy year.
- **Riders:**
 - Accidental death Benefit Rider
 - Terminal Illness rider
 - Maturity Extension rider
 - Children's Insurance Benefit Rider
 - Spouse/Other Insurance Rider
 - Waiver of Monthly Deduction Rider
 - Waiver of Monthly Guaranteed Premium Rider
 - Maturity Extension Rider
 - Overloan Protection Rider

For Agent Use Only

For product details and quotes, please call 800-847-6426