

GAIN Product of the Week of 07/16/09

Sample Quotes:

Male, Age 35, Pref NTU, DB - \$500,000 Target Premium(Annual) – \$3,225 Commission - \$2,258 Premium to Guar DB to Age 85 - \$2,109 Premium to Guar DB to Age 95 - \$2,718 Premium to Guar DB to Age 121 - \$2,994	Male, Age 55, Std NTU*, DB - \$500,000 Target Premium(Annual) – \$7,610 Commission - \$5,327 Premium to Guar DB to Age 85 - \$5,420 Premium to Guar DB to Age 95 - \$6,577 Premium to Guar DB to Age 121 - \$7,022
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ContinUL Extend PlusSM

ContinUL Extend Plus offers your clients a unique combination of strong death benefit protection, option to customize their coverage guarantees to fit their needs and flexibility to adapt as those needs change. Providing the security of a flexible guarantee period – up to a lifetime makes ContinUL Extend Plus the right choice.

Income replacement; Estate planning; Replace assets gifted to charity; College Funding; Business continuity at the death of a business owner or key employee

Key Benefits

- **Flexible Continuation Guarantee allows policy owners to select their guarantee period and premium funding period**
- Opportunity to build cash value that can be accessed in the future¹
- **High target premiums**
- 24-month rolling target premiums
- Consumer friendly features: for the purposes of maintaining death benefit guarantees, premium payments received within 28 days of a due date are treated as received on time: 1035 exchanges received during the first 12 months after policy issue are treated as if received on the issue date
- **New Standard Plus Non-Tobacco Class**
- Maximum Issue age of 90 and best non tobacco underwriting class available to issue age80.
- Allow Policy owner the flexibility to select a year or age to which the death benefit can be guaranteed if the premium associated with that guarantee is paid (subject to the policy's terms and conditions).
- Can prevent policy from lapsing even if the cash surrender value of the policy falls to zero, as long as the terms and conditions of this guarantee and the policy are satisfied.
- Minimum Death Benefit is \$100,000.
- Conversions not allowed after the first 60 months from the term policy issue date.

Available Riders

1. Accidental Death Benefit (ADB)
2. **Children's Insurance Benefit (CIB)**
3. **Spouse/other Insured Rider (ART)**
4. Terminal Illness Rider
5. Waiver of Monthly Deduction

¹ Accessing cash values may affect the continuation guarantee.

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