

## *GAIN Product of the Week of 9/10/09*

### **Sample Quotes:**

<b>Male, Age 35, Pref NTU, DB - \$250,000</b> Target Premium(Annual) – \$1,472 Commission - \$1,325 Current CSV at Age 65 – \$35,398 Current CSV at Age 82 - \$68,367	<b>Male, Age 55, Std NTU, DB - \$250,000</b> Target Premium(Annual) – \$4,518 Commission - \$4,066 Current CSV at Age 70 - \$36,962 Current CSV at Age 80 - \$139,121
---	---

### **Custom TermGUL**

#### **Affordable, Permanent Life Insurance That Will Be There When It's Needed Most**

Custom TermGUL is a low-cost universal life insurance product that offers economical protection and the opportunity for cash value growth.

#### **Highlights:**

- Low-cost coverage
- Death Benefit options: Level and Increasing
- Issue Ages 15 days – 85 (age nearest)
- Conditionally guaranteed interest bonus of 1% in years 11 and thereafter
- Net zero cost loans in years 11+
- Optional Premium Guarantee Rider
- Low minimum face amount of \$25,000
- Current Interest : 6.0%
- Zero COIs Age 100+
- Coverage is guaranteed for fifteen years or to age 75 (whichever is less, but never less than ten years) provided the no-lapse guarantee minimum premium is paid.
- Surrender charge period 20 years or to age 95, if less.
- Optional Premium Guarantee Rider (PGR): extends the No Lapse Guarantee period to any age up to 120 (subject to premium paying requirements).

#### **Riders**

- Accelerated Benefit Endorsement
- Accidental Death Benefit Rider
- Children's Term Rider
- Chronic Illness Accelerated Benefit Rider
- Guaranteed Insurability Rider
- Premium Guarantee Rider
- Waiver of Monthly Deductions Rider

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