

GAIN Product of the Week of 9/17/09

Sample Quotes:

Male, Age 35, Pref NTU, DB - \$500,000	Male, Age 55, Std NTU, DB - \$500,000
Target Premium (Annual) – \$2,960	Target Premium (Annual) – \$9,500
Commission - \$2,072	Commission - \$6,650
NLG Premium - \$2,260	NLG Premium - \$7,665
Current CSV at Age 65 - \$147,368	Current CSV at Age 70 - \$99,486
Policy Guaranteed to age 75	Policy Guaranteed to age 85
Current CSV at Age 90 - \$430,546	Current CSV at Age 90 - \$248,620

Athena Universal LifeSM

Protection for today ----- A legacy for tomorrow

Athena Universal Life (Athena ULSM) is a flexible premium, universal life insurance policy that offers both the opportunity for lifetime insurance protection, and the potential accumulation of cash value if the policy is funded appropriately.

Key Benefits:

Guarantees: The No Lapse Guarantee Rider (NLG) is automatically included, without additional cost, and has a guarantee period that is generally the shorter of 30 years or to age 90

Cash Value Accumulation: Can provide clients with affordable protection with cash value accumulation potential

Value: May provide affordable, cost-effective, lifetime protection

Charitable Giving Benefits: The Charitable Legacy RiderSM makes it easier and more cost efficient for clients to include their favorite charity in their estate plans.

Product Highlights:

- The NLG Rider is not included with policies that elect the Return of Premium Death Benefit Rider. In Illinois, the NLG Rider is called the “Death Benefit Protection Rider.”
- If your policy is rated with a flat extra premium, the issue age is limited to age 79.
- Minimum Face Amount : \$50,000

Optional riders available for an additional charge:

- Long-Term Care ServicesSM Rider
- Return of Premium Death Benefit Rider
- Cash Value Plus Rider
- Children’s Term Insurance Rider
- Option to Purchase Additional Insurance
- Disability Waiver of Monthly Deductions Rider

Optional rider available at no additional charge: The Charitable Legacy RiderSM

Riders automatically included with eligible policies at no additional charge:

- Living Benefits Rider
- Substitution of Insured Rider
- Loan Extension Endorsement
- No Lapse Guarantee Rider: Added to all policies except if the Return of Premium Death Benefit Rider is elected.

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