



## Overview

RightLife is a Flexible Premium Adjustable Life (UL) product with a death benefit guarantee to age 120. The policy owner can schedule the planned premiums to support the age 120 guarantee, or the planned premiums can be adjusted to support one of several options of guarantee period shorter than age 120.

## Minimum Face Amount

\$100,000 all ages

## Banded Rates

**Band 1:** \$100,000 to \$249,999  
**Band 2:** \$250,000 and higher

## Issue Ages/Classifications

Classifications	Issue ages (nearest birthday, Male, Female, Unisex)
Preferred NS	16-75
Super Standard NS	16-75
Standard NS	16-75
Preferred Smoker	16-75
Standard Smoker	16-75

## Maturity Age

None. Premiums and deductions cease at age 120.

## Rolling Target Premiums

Full first-year commissions are paid on the premium paid during the first 24 months up to the Commissionable Target Premium. Table Ratings and Riders increase the Commissionable Target Premium.

## Death Benefit Options

**Option A,** Level Death Benefit, Specified Amount includes Policy Value.  
**Option B,** Increasing Death Benefit, Specified Amount plus the the Policy Value.

## Changes in Death Benefit Option

- Allowed once per policy year following the first policy anniversary and no later than the insured's attained age 75.
- A change from Option A to Option B will increase the premium requirements.
- A change from Option B to Option A will result in a decrease in the required premiums.

## Changes in Death Benefit

- Allowed once per policy year following the first policy anniversary and no later than the insured's attained age 75.
- Death Benefit increases will trigger an increase in the Minimum Premium and Selected Guarantee Modal Premium as well as initiate a new 19 year surrender charge.
- Decreases in death benefit will trigger a reduction in the Minimum Premium and Selected Guarantee Modal Premium. Decreases will trigger a pro rata surrender charge equal to the amount of the decrease divided by the initial specified amount times the total surrender charge.

## Cost of Insurance

Guaranteed Cost of Insurance rates are based on 2001 CSO.

## Interest rates

**Guaranteed:** 2.5%  
**Current:** A New Money interest rate credited to the unloaned Cash Accumulation Value based on current market rates.  
**Loaned Values:** Variable Loan Rate

## Flexible Premiums

The planned premium is flexible and may be changed at the policyholder's direction subject to required minimums and IRS Guideline Premium maximums.

**Minimum Premium** — Provides a 20-year death benefit guarantee, subject to the terms of the policy.

**Selected Guarantee Premium** — Provides a death benefit guarantee to a specific age (75, 85, 95, 100 or 120), subject to the terms of the policy. Availability of the five selected Guarantee Periods depends on the issue age.

**Short Pay or Dump In** —The policyholder may elect to pay a level premium in all years or for a shorter time at a discounted amount.



## Guarantee Death Benefit Protection

In addition to the built-in 20 year Minimum Death Benefit Guarantee, the policy owner may choose from a number of different death benefit guarantee periods. The options vary by issue age as follows:

- Ages 16-50, age nearest**
1. To age 75
  2. To age 85
  3. To age 95
  4. To age 100
  5. To age 120

- Ages 51-60, age nearest**
1. To age 85
  2. To age 95
  3. To age 100
  4. To age 120

- Ages 61-70, age nearest**
1. To age 95
  2. To age 100
  3. To age 120

- Ages 71-75, age nearest**
1. To age 100
  2. To age 120

## Change of Guarantee Period

The policy does not include the option to change the death benefit guarantee to a longer period.

## Catch-Up Feature

Allows the policyholder to make up for premiums that were skipped or paid late. If the policy is in force, the Catch-up Feature allows the Selected Death Benefit Guarantee Period to be restored by paying premiums sufficient to maintain the schedule of Selected Guarantee Modal Premiums.

U.S. Financial Life will send the policyholder no more than two notices when the Selected Death Benefit Guarantee Period is negated because of insufficient premium payments. The Catch-Up period is 61 days long. If the policyholder gets behind in making the required specified premiums, either the 20 year Minimum Premiums or the Selected Guarantee Premiums, and if the policyholder does not "catch up" within the 61 day notice period, the death benefit guarantees are lost.

If the policy has lapsed, the Company will send the policyholder a lapse notice that will also nullify the Catch-up Feature. After lapse, the guarantees cannot be reinstated.

## Riders

Waiver of Monthly Deductions  
Children's Benefit