

Legacy Collection of Life Insurance Plans

Plan	Issue Age	Min/Max Face	Dividend	Riders	Features and Notes
Legacy Life	0 - 80	\$5,000/ \$100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends are not guaranteed.	Accidental Death, Waiver of Premium, Payor Waiver of Premium	An excellent value for low cost protection along with cash accumulation, loan value and dividend earning potential.
Legacy Single Premium	0 - 90	\$5,000/ \$100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends are not guaranteed.	None	All the benefits of Legacy Life, but plan are paid-up with one single premium payment.
Legacy 3	0 - 85	\$5,000/ \$100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends are not guaranteed.	None	All the benefits of Legacy Life, but plan are paid-up with three annual premium payments.
Legacy 10	0 - 80	\$5,000/ \$100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends are not guaranteed.	Accidental Death, Waiver of Premium, Payor Waiver of Premium	All the benefits of Legacy Life, but plan is paid-up over a (10) ten-year period.
Legacy 20	0 - 80	\$5,000/ \$100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends are not guaranteed.	Accidental Death, Waiver of Premium, Payor Waiver of Premium	All the benefits of Legacy Life, but plan is paid-up over a (20) twenty-year period.

*Face Amounts over \$100,000 contact Home Office (800) 886-7656

REFER TO SPECIFIC PRODUCT PAGE FOR FULL DETAILS OF EACH PLAN

STATES APPROVED: CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

Term Life Insurance Plans

Plan	Issue Age	Min/Max Face	Dividend	Riders	Features and Notes
5 Year Renewable	16 - 65	\$10,000/ \$100,000*	Participating – Dividends are not anticipated to be paid.	None.	Premium rates fixed for 5 year period, renewable and convertible to a permanent plan to age 65 without proof of insurability.
Term to 25	0 - 24	\$10,000/ \$50,000	Participating – Dividends are not anticipated to be paid.	None	Benefits continue to age 25. Premium rates fixed for entire length of certificate, convertible to age 25 without proof of insurability. A 50¢ credit per thousand face amount of insurance, applied over 3-years.

*Face Amounts over \$100,000 contact Home Office (800) 886-7656

Vantage Collection of Annuity Plans (Not Approved in New York except SPIA)

Plan	Issue Age	Min/Max Premium	Additional Deposits	Minimum Guarantee	Features and Notes
Vantage 1	0 - 90	\$5,000/ \$50,000**	\$25 minimum	1%	Penalty Free Withdrawal – 10% annual after 1 st Contract Year - Early Withdraw Penalty, 5 Year – 6, 5, 4, 3, 2% - 30-Day Window, can continue annually
Vantage 2	0 - 90	\$5,000/ \$50,000**	Additional premiums allowed for 1 st 30-days	1%	Penalty Free Withdrawal – 10% annual after 1 st Contract Year - Early Withdraw Penalty, 2 Year – 6, 5%
Vantage 3	0 - 90	\$5,000/ \$50,000**	Additional premiums allowed for 1 st 30-days	1%	Penalty Free Withdrawal – 10% annual after 1 st Contract Year - Early Withdraw Penalty, 3 Year – 6, 5, 4%
Vantage 5	0 - 90	\$1,000/ \$200,000* *	\$25 minimum	2%	Penalty Free Withdrawal – 10% annual after 1 st year - Early Withdraw Penalty, 5 Year – 6, 5, 4, 3, 2%
Vantage 7	0 - 90	\$1,000/ \$200,000* *	\$25 minimum	2%	Penalty Free Withdrawal – 10% Annual after 1 st year - Early Withdraw Penalty, 7 Year – 8, 7, 6, 5, 4, 3, 2%
SPIA	0 - 90	\$10,000/ \$200,000* *	Additional premiums for 1 st 30 days	2%	Income Options: Specific Period, Life & Period Certain, Joint & Survivor and Life. Deposits 10 Yrs > 3.50%, 5 - 9 Yrs - 2.75%

** Annuity Deposits over Maximum Amount Contact Home Office (800) 886-7656

QUALIFIED PLANS – TRADITIONAL AND ROTH IRA
MINIMUM GUARANTEE DECLARED AT TIME OF CONTRACT
INTEREST RATES DECLARED QUARTERLY

PRINCIPAL GUARANTEED
VANTAGE STATES APPROVED: CT, IL, IN, MA, MI, NJ, OH, PA, WI NOT APPROVED NY
SPIA STATES APPROVED: CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI