

Product Sell Sheet



| | Guaranteed Issue Whole Life | Simplified Issue Whole Life | Term Life | Whole Life Insurance (Participating) | Viking Voyager Term |
|----------------------------------|--|--|--|---|---|
| Description | Whole life product with guaranteed death benefit and cash value. Contract is issued upon completion of an application and payment of premium. No underwriting is needed. Refunds in the form of dividends are not paid with this contract. | Whole life product using simplified underwriting. This product has guaranteed death benefit and cash values. A non-guaranteed refund in the form of a dividend is also paid. | Term insurance the provides a level premium and death benefit for a fixed period. At the end of the term the contract is annually renewable to age 95. | Whole life product - premium payment product with guaranteed death benefit and cash values. A nonguaranteed refund in the form of a dividend is also paid. | Term insurance for children until age 26. Premiums may be annual or single payment. |
| Face Amounts | \$5,000 - \$25,000 | Ages 0 - 59 \$25,000 - \$50,000 Ages 60 - 74 & 364 days \$10,000 - \$50,000 | \$50,000 and up Standard nontobacco & tobacco \$100,000 & up all classes | \$50,000 & up | \$10,000, \$15,000 and \$25,000 |
| Age Specifications | 0 - 85 | 0 - 74 & 364 days* | 0 - 74 & 364 days* | 0 - 74 & 364 days* | 0 - 17 |
| Target Market | 55 - 75 | 18 - 65 | 18 - 60 | 18 - 65 | 0 - 17 |
| Covid Restrictions | No | Yes | Yes | Yes | No |
| Underwriting Requirements | No underwriting | Simplified Underwriting | Traditional Underwriting | Traditional Underwriting | Medical Questions only |
| Maturity Age | 121 | 121 | Expires at age 95 | 121 | Expires at age 26 |
| Cash Value | Yes | Yes | No | Yes | No |
| Conversion Options | No | Yes | Yes | Yes | Yes |
| Riders | No Riders Available | Children's Insurance Rider – available at issue Guaranteed Purchase Option | Children's Insurance Rider – available at issue Waiver of Premium Terminal Illness Rider | Children's Insurance Rider – available at issue Guaranteed Purchase Option Waiver of Premium Accidental Death Benefit Terminal Illness Accelerated Benefit (not available in NY) Chronic Illness Accelerated Benefit (not available in CA, DC or NY) Paid Up Additions Rider | No Riders Available |

* Under Current COVID-19 Restrictions
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