

Product Sell Sheet



| | Viking Voyager Term | Simplified Issue Whole Life | Term Life | Whole Life Insurance (Participating) |
|----------------------------------|--|--|---|---|
| Description | Simplified Issue term insurance for children until age 26. Premiums may be annual or single payment. | 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. Single Premium option available. | Term insurance that 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 non-guaranteed refund in the form of a dividend is also paid. Non-Participating version available. |
| Face Amounts | \$10,000, \$15,000 and \$25,000 | Ages 0 - 59 \$25,000 - \$50,000 Ages 60 - 74 & 364 days \$10,000 - \$50,000 | \$50,000 and up Standard non-tobacco & tobacco \$100,000 & up all classes | \$50,000 & up |
| Age Specifications | 0-17 | 0-74 & 364 days* | 0-74 & 364 days* | 0-74 & 364 days* |
| Target Market | 0-17 | 18-65 | 18-60 | 18-65 |
| COVID Restrictions | No | Yes | Yes | Yes |
| Underwriting Requirements | Simplified Underwriting | Simplified Underwriting | Traditional Underwriting | Traditional Underwriting |
| Maturity Age | Expires at age 26 | 121 | Expires at age 95 | 121 |
| Cash Value | No | Yes | No | Yes |
| Conversion Options | Yes | No | Yes | No |
| Riders | <ul style="list-style-type: none"> No Riders Available | <ul style="list-style-type: none"> Children's Insurance Guaranteed Purchase Option | <ul style="list-style-type: none"> Children's Insurance Waiver of Premium Terminal Illness | <ul style="list-style-type: none"> Children's Insurance Guaranteed Purchase Option Waiver of Premium Accidental Death Benefit Terminal Illness Accelerated Benefit (not available in CA) |

* Under Current COVID-19 Restrictions

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