

	Viking Voyager Term	Whole Life Insurance (Participating)	Term Life
Description	Simplified Issue term insurance for children until age 26. Premiums may be annual or single payment.	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	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.
Face Amounts	\$10,000, \$15,000 and \$25,000	\$50,000 and up	\$50,000 and up Standard non-tobacco & tobacco \$100,000 & up all classes
Age Specifications	0-17	0-74 & 364 days	0-74 & 364 days
Target Market	0-17	18-65	18-60
COVID Restrictions	No	Yes	Yes
Underwriting Requirements	Simplified Underwriting	Traditional Underwriting	Traditional Underwriting
Maturity Age	Expires at age 26	121	Expires at 95
Cash Value	No	Yes	No
Conversion Options	Yes	No	Yes
Riders	<ul style="list-style-type: none"> No Riders Available 	<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) 	<ul style="list-style-type: none"> Children's Insurance Waiver of Premium Terminal Illness

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