



Instant decision whole life insurance policy with level premium when submitted using an electronic application. Eternal Advantage offers three levels of underwriting class based on underwriting criteria. Premiums remain level for the life of the policy.

	Preferred	Standard	Modified
Issue Ages (Age last birthdate)	45 - 85		
Death Benefit	Level	Level	Years 1 - 3: Return of Premium + 10%, Year 4+ Level based on Death Benefit applied for
Minimum Face	\$5,000		
Maximum Face	\$35,000	\$25,000	\$15,000
Riders	For issue ages 45 - 85 Accelerated Death Benefit for Terminal Illness / Nursing Home Confinement	For issue ages 45 - 70 Nursing Home Waiver of Premium Grandchild Rider	None
	For issue ages 45 - 70 Nursing Home Waiver of Premium Grandchild Rider		
Underwriting Classes	Standard Non-Tobacco / Tobacco		
Premiums	Level for Life (age 121)		
Minimum Premium	\$10		
Modal Factor	Semi-Annual .52, Quarterly .26, Annually .09		
Policy Fee (1st year commissionable)	\$40		
Cash Value	Available upon full surrender		
Loans	7.4% fixed loan rate, payable in advance to the next policy anniversary.		

The instant decision process does not require a third-party phone call during the underwriting. Once you receive an underwriting class, the member will be able to adjust the death benefit or the premiums to meet their financial needs based on the limits set in each underwriting classes.

