

	Return of Premium Rider	First Rewards Rider																																																						
<b>Compliant with new actuarial guideline (AG CCC)</b>	No	Yes																																																						
<b>Available after December 31, 2009</b>	No – must be pulled due to non compliance with the guideline	Yes																																																						
<b>Availability</b>	Lifest Non-Medical & Medical – 20- & 30-year term periods	Lifest Non-Medical (only) – 20- & 30-year term periods																																																						
<b>Benefit if insured lives to the end of the initial term</b>	Return of the eligible premiums paid, to the owner, at the end of the initial term, (minus outstanding loan(s), plus interest accrued, and any CI benefits paid)	Return of the eligible premiums paid, to the owner, at the end of the initial term, (minus outstanding loan(s), plus interest accrued, and any CI benefits paid)																																																						
<b>Eligible premiums</b>	Premiums paid for: <ul style="list-style-type: none"> <li>- base certificate</li> <li>- Return of Premium Rider</li> <li>- Accidental Death Rider</li> <li>- Waiver of Premium Rider</li> </ul> Note: The ROP benefit payout does <u>not</u> include base certificate, ROP, ADR and WPR premiums waived under the WPR.	Premiums paid for: <ul style="list-style-type: none"> <li>- base certificate including certificate fee</li> <li>- First Rewards Rider</li> </ul> Note: The FRR benefit payout includes base certificate and FRR premiums waived under the WPR.																																																						
<b>Issue ages</b>	<table border="0"> <thead> <tr> <th></th> <th><u>20-year</u></th> <th><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>18-65</td> <td>18-55</td> </tr> <tr> <td>Tobacco</td> <td>18-65*</td> <td>18-50</td> </tr> </tbody> </table> <p>* 60 for female tobacco &amp; 50 for male &amp; unisex tobacco classes</p>		<u>20-year</u>	<u>30-year</u>	Non-Tobacco	18-65	18-55	Tobacco	18-65*	18-50	<table border="0"> <thead> <tr> <th></th> <th><u>20-year</u></th> <th><u>30-year</u></th> </tr> </thead> <tbody> <tr> <td>Non-Tobacco</td> <td>18-60</td> <td>18-50</td> </tr> <tr> <td>Tobacco</td> <td>18-50</td> <td>18-50</td> </tr> </tbody> </table>		<u>20-year</u>	<u>30-year</u>	Non-Tobacco	18-60	18-50	Tobacco	18-50	18-50																																				
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<b>Minimum issue limits</b>	\$50,000	\$50,000																																																						
<b>Easy access loan</b>	Yes (Outstanding loan amount, including interest, reduces the death benefit paid on the base certificate)	Yes (Outstanding loan amount, including interest, reduces the death benefit paid on the base certificate)																																																						
<b>Non payment of premium options</b>	Should a certificate lapse, the rider benefit may be applied to provide: <ul style="list-style-type: none"> <li>- Extended term insurance</li> <li>- Payment of the rider’s benefit</li> <li>- Reduced paid-up life insurance</li> </ul>	Should a certificate lapse, the rider benefit may be applied to provide: <ul style="list-style-type: none"> <li>- Payment of the rider’s benefit</li> <li>- Reduced paid-up life insurance (this is the default option)</li> </ul>																																																						
<b>Sample rider benefit (%) (Benefit % varies by term period and number of years in-force)</b>	For all ages: <table border="0"> <thead> <tr> <th></th> <th><u>20-year</u></th> <th><u>30-year</u></th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>0%</td><td>0%</td></tr> <tr><td>Year 5</td><td>0%</td><td>0%</td></tr> <tr><td>Year 6</td><td>4%</td><td>1%</td></tr> <tr><td>Year 10</td><td>17%</td><td>9%</td></tr> <tr><td>Year 15</td><td>50%</td><td>19%</td></tr> <tr><td>Year 20</td><td>100%</td><td>35%</td></tr> <tr><td>Year 25</td><td>N/A</td><td>60%</td></tr> <tr><td>Year 30</td><td>N/A</td><td>100%</td></tr> </tbody> </table>		<u>20-year</u>	<u>30-year</u>	Year 1	0%	0%	Year 5	0%	0%	Year 6	4%	1%	Year 10	17%	9%	Year 15	50%	19%	Year 20	100%	35%	Year 25	N/A	60%	Year 30	N/A	100%	<ul style="list-style-type: none"> <li>- Varies by gender, issue age and insurance class</li> <li>- For male, 35, non-tobacco:               <table border="0"> <thead> <tr> <th></th> <th><u>20-year</u></th> <th><u>30-year</u></th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>0%</td><td>0%</td></tr> <tr><td>Year 5</td><td>44.79%</td><td>17.30%</td></tr> <tr><td>Year 6</td><td>51.66%</td><td>24.91%</td></tr> <tr><td>Year 10</td><td>69.22%</td><td>42.91%</td></tr> <tr><td>Year 15</td><td>84.83%</td><td>56.87%</td></tr> <tr><td>Year 20</td><td>100%</td><td>69.22%</td></tr> <tr><td>Year 25</td><td>N/A</td><td>82.84%</td></tr> <tr><td>Year 30</td><td>N/A</td><td>100%</td></tr> </tbody> </table> </li> </ul>		<u>20-year</u>	<u>30-year</u>	Year 1	0%	0%	Year 5	44.79%	17.30%	Year 6	51.66%	24.91%	Year 10	69.22%	42.91%	Year 15	84.83%	56.87%	Year 20	100%	69.22%	Year 25	N/A	82.84%	Year 30	N/A	100%
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State variations and restrictions may apply to the various features and benefits outlined in this document.