

Business Rules

SOLUTION[®] SERIES

Term & Permanent Life Insurance

	Solution ART	Solution 10	Solution 20	Solution 100	
Issue Ages	18 to 65	18 to 75	18 to 65	Single 0 to 75	Joint 18 to 75
Min/Max Face Amount	\$25,000 (0–65) \$10,000 (66+) to \$10M	\$25,000 (0–65) \$10,000 (66+) to \$10M	\$25,000 (0–65) \$10,000 (66+) to \$10M	\$25,000 (0–65) \$10,000 (66+) to \$10M (0–75)	
Policy Fee	\$50 (standard) \$0 (rider)	\$50 (standard) \$0 (rider)	\$50 (standard) \$0 (rider)	\$50 (standard) \$0 (rider)	
Underwriting Classification	All amounts • Standard Non-smoker • Standard Smoker	Under \$500,000 • Standard Non-smoker \$500,000 and up • Elite Non-smoker • Preferred Non-smoker • Standard Non-smoker	• Standard Smoker • Preferred Smoker • Standard Smoker	All amounts • Standard Non-smoker • Standard Smoker	
Children’s Life Rider	\$1,000 to \$25,000	\$1,000 to \$25,000	\$1,000 to \$25,000	\$1,000 to \$25,000	
Children’s Critical Illness Rider	\$1,000 to \$50,000	\$1,000 to \$50,000	\$1,000 to \$50,000	\$1,000 to \$50,000	
Waiver on Premium Ages	18 to 55	18 to 55	18 to 55	Single 16 to 55	Joint 18 to 55
Parent Waiver Ages				Single Child 0 to 15	Joint n/a
Accidental Death or Dismemberment Ages	18 to 55	18 to 55	18 to 55	18 to 55	
Accidental Death or Dismemberment Min/Max	\$10,000 to \$250,000 (or Face Value)	\$10,000 to \$250,000 (or Face Value)	\$10,000 to \$250,000 (or Face Value)	\$10,000 to \$250,000 (or Face Value)	
Guaranteed Insurability Ages	18 to 40	18 to 40	18 to 40	Single 0 to 40	Joint 18 to 40
Guaranteed Insurability Min/Max	\$5,000 to \$50,000 (or Face Value)	\$5,000 to \$50,000 (or Face Value)	\$5,000 to \$50,000 (or Face Value)	\$5,000 to \$50,000 (or Face Value)	

FOR ADVISOR USE ONLY



Insured Annuity and Personal Legacy Builder Strategy

	Solution ART	Solution 10	Solution 20	Solution 100	
Issue Ages	18 to 65	18 to 75	18 to 65	Single 0 to 75	Joint 18 to 75
Minimum Face Amount	\$25,000	\$25,000 (0-65) \$10,000 (66+)	\$25,000 (0-65) \$10,000 (66+)	\$25,000 (0-65) \$10,000 (66+)	
Maximum Face Amount	\$499,999	\$10M	\$10M	\$10M (Age 0 to 75)	
Policy Fee	\$50/yr	\$50/yr	\$50/yr	\$50/yr	

Insured Retirement Strategy

	Solution ART	Solution 10	Solution 20	Solution 100	
Issue Ages	18 to 65	18 to 75	18 to 65	Single 0 to 75	Joint 18 to 75
Minimum Face Amount	\$50,000	\$50,000	\$50,000	\$50,000	
Maximum Face Amount	\$499,999	\$10M	\$10M	\$10M (Age 0 to 75)	
Policy Fee	\$50/yr	\$50/yr	\$50/yr	\$50/yr	

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