

PRODUCTS AT A GLANCE

AMERICAN-AMICABLE GROUP OF COMPANIES



| | FINAL EXPENSE (OLDER AGES) | FINAL EXPENSE (YOUNGER AGES) | EXPRESS UL* | SECURELIFE PLUS** |
|----------------------------|---|---|---|---|
| Product Type | Whole Life | Whole Life | Flexible Premium Adjustable Universal Life | Flexible Premium Universal Life |
| Issues Age | 50 - 85 | 0 - 49 | 15-75 Non-Tobacco 18-75 Tobacco | 0-80 Non-Tobacco 18-80 Preferred Non-Tobacco 18-80 Tobacco |
| | Age Last Birthday | Age Last Birthday | Age Nearest Birthday | Age Nearest Birthday |
| Minimum Face Amount | \$2,500 (\$5,000 WA) | \$5,000 | \$25,000 and \$20.00 monthly premium (excluding riders) | \$10,000 Standard \$25,000 WA & CA Standard \$100,000 Preferred |
| Maximum Face Amount | IMD 50-75 \$35,000 IMD 76-85 \$20,000 GDB/ROP 50-85 \$20,000 | IMD 0-49 \$35,000 ROP 18-49 \$20,000 | \$500,000 | N/A |
| Underwriting | Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check | Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check | Simplified Issue No Exam MIB & Script Check | Non Med & No PHI for ages 18-65 up to \$99,999 Fully Underwritten \$100,000 & up |
| Available Riders | All Plans: Grandchildren's Insurance Agreement Terminal Illness Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) IMD only: Nursing Home Waiver of Premium Confined Care | All Plans: Spouse Term Rider Terminal Illness IMD Only: Waiver of Premium Accidental Death Benefit Children's Insurance Agreement Confined Care | Disability Income Rider Accident Only Disability Income Rider Children's Insurance Agreement FIA Wavier of Premium Accidental Death Benefit Confined Care Terminal Illness | Waiver Monthly Deduction Waiver Specified Premium Accidental Death Benefit Children's Insurance Agreement Level Term Addit Insured Waiver of Surrender Change Confined Care Accelerated Benefit Endorse N/T preferred age 18 |
| Mobile Capabilities | Point-of-sale Decision Mobile Quoter/App Voice/Email Signature Options | Mobile App Mobile Quoter/App Voice/Email Signature Options | Mobile App Voice/Email Signature Options | |
| Modal Factors | Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519 | Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519 | No Modal Factors | No Modal Factors |

* Minimum 15 Year Guaranteed Policy loan allowed on the cash surrender values of the policy after the first policy year. Interest rate charged on the policy loan is 7.4% in advance.

** Minimum 20 Year Guaranteed Policy loan allows on the cash surrender value of the policy after the first policy year. Interest rate charged on the policy load is 8% payable in arrears.

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| | EASY TERM | | HOME PROTECTOR | | TERM MADE SIMPLE | |
|----------------------------|---|--|---|--|---|----------------------------------|
| Product Type | 10, 20, & 30 Year Term 20 & 30 Year Term w/ROP | | 15, 20, 25 & 30 Year Term 20, 25 & 30 Term w/ROP | | 10, 15, 20 & 30 Year Term | |
| Issues Age | 10 Year 20 Year 30 Year 20 Year ROP 30 Year ROP Tobacco ROP | 18-70 18-65 18-55 18-60 18-50 18-40 | 15 Year 20 Year 25 Year 20 Year Tobacco ROP 25 Year Tobacco ROP 30 Year Tobacco ROP | 20-65 20-60 20-55 20-65 20-55 20-50 | 10 Year 15 Year 20 Year 30 Year | 18-75 18-70 18-65 18-55 |
| | Age Nearest Birthday | | Age Last Birthday | | Age Last Birthday | |
| Minimum Face Amount | \$25,000 or \$15.00 Monthly (whichever is greater) | | \$25,000 or \$15.00 Monthly (whichever is greater) | | \$50,000 or \$20.00 Monthly (whichever is greater) | |
| Maximum Face Amount | 18-45 \$500,000 46+ \$300,000 | | 18-45 \$500,000 46+ \$300,000 | | \$500,000 | |
| Underwriting | Simplified Issue No Exam MIB & Script Check PHI | | Simplified Issue No Exam MIB & Script Check PHI | | Simplified Issue No Exam MIB & Script Check PHI required ages 65+ | |
| Available Riders | Critical Illness Disability Income Rider Wavier of Premium Wavier of Premium Unemployment Children's Insurance Agreement Accidental Death Benefit Accident Only Disability Income Rider Terminal Illness Confined Care Chronic Illness | | Critical Illness Disability Income Rider Wavier of Premium Wavier of Premium Unemployment Children's Insurance Agreement Accidental Death Benefit Accident Only Disability Income Rider Level Term Rider Terminal Illness Confined Care Chronic Illness | | Critical Illness Disability Income Rider Wavier of Premium Wavier of Premium Unemployment Children's Insurance Agreement Accidental Death Benefit Accident Only Disability Income Rider Terminal Illness Confined Care Chronic Illness | |
| Mobile Capabilities | Mobile Quoter/App Voice/Email Signature Options | | Mobile Quoter/App Voice/Email Signature Options | | Mobile Quoter/App Voice/Email Signature Options | |
| Modal Factors | Monthly: Quarterly: Semi-Annual: | 0.094 0.273 0.537 | Monthly: Quarterly: Semi-Annual: | 0.088 0.262 0.519 | Monthly: Quarterly: Semi-Annual: | 0.090 0.265 0.520 |

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| | FINANCIAL LIFELINE* | OLIC | SECURITY PROTECTOR** |
|----------------------------|---|--|--|
| Product Type | Modified Whole Life w/Annuity Rider | 10, 15 & 20 Year Term | 20 & 30 Year Term w/Accidental Death Benefit |
| Issues Age | 0 - 65 | 10-15 Year Term 18-70 20 Year Term 18-65 | 30 Year 20-50 20 Year 51-60 |
| | Age Last Birthday | Age Nearest Birthday | Age Last Birthday |
| Minimum Face Amount | \$25 Monthly Base Premium | \$100,000 | |
| Maximum Face Amount | \$150,000 | N/A | |
| Underwriting | Simplified Issue No Exam MIB Check PHI | Utilizes Age/Amount Non-Med Limit Guidelines MIB Check | Simplified Issue No Exam Standard thru Table 6 MIB Check |
| Available Riders | Family Insurance Agreement Flexible Premium Deferred Annuity Flex Annuity Plus Bonus Master Terminal Illness Beneficiary Guaranteed Insurability Guaranteed Add'l Purchase Option 10-YEAR TERM Children's Insurance Agreement (N/A on III) Accidental Death Benefit (N/A on III) Wavier of Premium (N/A on III) I ONLY: Grandchildren's Insurance Agreement Guaranteed Insurability Disability Income Rider | Accidental Death Benefit Wavier of Premium Disability Income Rider Family Insurance Agreement Children's Insurance Agreement Accidental Death Benefit Endorsement | Accidental Death Benefit |
| Mobile Capabilities | Mobile Quoter/App Voice/Email Signature Options (Mobile not available on ages 0-17) | | Mobile Quoter/App Voice/Email Signature Options |
| Modal Factors | No Modal Factor | Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.520 | Monthly: 0.093 Quarterly: 0.270 Semi-Annual: 0.530 |

* Death benefit cuts in half at age 65

** Valid Driver License, MVR Check

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| | GUARANTEED GUARDIAN | SURVIVOR PROTECTOR* | | OBA** |
|----------------------------|---|--|--------|---|
| Product Type | Whole Life | Decreasing Term Life w/Monthly Income Benefit | | Group Level Term (see addtl information) |
| Issues Age | 0 - 75 | 15 Year | 20-75 | 18 - 65 |
| | | 20 Year | 20-70 | |
| | | 25 Year | 20-65 | |
| | | 30 Year | 30-60 | |
| | | To Age 70 | 20-55 | |
| | Age Nearest Birthday | Age Last Birthday | | Age Last Birthday |
| Minimum Face Amount | Refer to Agent Guide for minimums | 15 Year | \$179 | Option A \$50,000 |
| | | 20 Year | \$145 | Option B \$100,000 |
| | | 25 Year | \$125 | Option C \$150,000 |
| | | 30 Year | \$112 | Option D \$200,000 |
| | | To Age 70 Varies, see chart in Agent Guide | | |
| Maximum Face Amount | N/A | 15 Year | \$2145 | \$200,000 |
| | | 20 Year | \$1736 | |
| | | 25 Year | \$1496 | |
| | | 30 Year | \$1340 | |
| | | To Age 70 Varies, see chart in Agent Guide | | |
| Underwriting | Utilizes Age/Amount Non-Med Limit Guidelines MIB Check | Simplified Issue No Exam MIB & Script Check PHI | | Simplified Issue No Exam MIB Check |
| Available Riders | Family Insurance Agreement Children's Insurance Agreement Level Term Rider Accidental Death Benefit Waiver of Premium Guaranteed Insurability Disability Income Rider Flexible Premium Deferred Annuity Terminal Illness Confined Care | Children's Insurance Agreement Accidental Death Benefit Waiver of Premium Disability Income Rider Accident Only Disability Wavier of Premium Unemployment Family Insurance Agreement Terminal Illness | | Dependent Insurance Children's Insurance Agreement |
| Mobile Capabilities | Mobile Quoter | Point-of-sale Decision Mobile Quoter/App Voice/Email Signature Options | | Mobile Quoter/App Voice/Email Signature Options |
| Modal Factors | No Modal Factor | Monthly: | 0.094 | Monthly: 0.090 |
| | | Quarterly: | 0.273 | Quarterly: 0.265 |
| | | Semi-Annual: | 0.537 | Semi-Annual: 0.520 |

* Convertible while the policy is inforce. 24 month Guarantee

** Available for: All Government employees, 1st Responders, Teacher/School Employees (state funded), Railroad Employees, Spouses
Renewable every 10 years to attained age 70.
Can be combined w/Financial Lifeline, Financial Solution, or Encore