



PRODUCT PORTFOLIO *for* ALLIANCE SOLUTIONS

| Product Name | Alliance Solutions Universal Life | Alliance Solutions Advantage Term | Alliance Solutions Select Term | Freedom Global IUL SM |
|-----------------------------|--|--|---|--|
| Product Type | Universal Life | Term | Term | Index Universal Life |
| Description | Flexible premium adjustable Universal Life Insurance | Term Life Insurance to age 95 | Term Life Insurance to age 95 | Individual flexible premium adjustable life insurance policy with an index feature |
| Issue Ages | Age as of last birthday Non-Tobacco 0-85 Tobacco 18-85 | Age as of last birthday Standard Plus Tobacco & All Non-tobacco Standard Tobacco 10 Year 18-80 18-75 15 Year 18-70 18-70 20 Year 18-65 18-60 30 Year 18-50 18-45 40 Year 18-40 18-35 | Age as of last birthday Non-tobacco Tobacco 10 Year 18-80 18-80 15 Year 18-75 18-70 20 Year 18-65 18-65 30 Year 18-50 18-45 | Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite - Non-tobacco 18-70 Preferred Plus - Non-tobacco 18-75 Preferred - Non-tobacco 18-85 Non-tobacco 18-75 Preferred Tobacco 18-85 Tobacco |
| Minimum Face Amount | \$25,000 \$10,000 if minimum monthly premium for entire policy is \$100 | \$ 25,000 for Non-tobacco or Tobacco \$100,001 for Preferred Choice | \$ 25,000 for Non-tobacco or Tobacco \$100,001 for Preferred classes | \$ 25,000 \$100,001 for Preferred classes Preferred classes are available if base specified amount qualifies for blood testing. Preferred classes are not available for ages 76-85 |
| Minimum Premiums | \$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually | \$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually | \$ 10 Monthly \$ 30 Quarterly \$ 60 Semi-annually \$120 Annually | \$ 25 Monthly \$ 75 Quarterly \$150 Semi-annually \$300 Annually |
| Guarantees | No-Lapse Minimum Premium Period 15 Years - Ages 0-65 10 Years - Ages 66-75 5 Years - Ages 76-85 | Premiums are guaranteed level for the initial term period | Premiums are guaranteed level for the initial term period | Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Date as follows: Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years |
| Death Benefit Options | Level or Increasing | Level | Level | Level or Increasing |
| Banding | 1) \$ 25,000 - \$100,000 2) \$100,001 - \$200,000 3) \$200,001 and above | 1) \$ 25,000 - \$100,000 2) \$100,001 - \$200,000 3) \$200,001 - \$499,999 4) \$500,000 and above | 1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 and above | 1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 and above |
| Available Riders | Waiver of Premium Benefit Rider Children's Benefit Rider Monthly Disability Income Rider - 2 year benefit Monthly Disability Income Rider - 5 year benefit Additional Insured Rider Accidental Death Benefit Rider Guaranteed Insurability Benefit Rider Base Insured Rider | Waiver of Premium Benefit Rider Children's Benefit Rider Monthly Disability Income Rider - 2 year benefit Monthly Disability Income Rider - 5 year benefit | Waiver of Premium Benefit Rider Children's Benefit Rider Monthly Disability Income Rider - 2 year benefit Monthly Disability Income Rider - 5 year benefit Additional Insured Rider Critical Illness Accelerated Death Benefit Rider | Base Insured Rider Additional Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deduction Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Guaranteed Insurability Benefit Rider Terminal Illness Accelerated Death Benefit Rider ¹ |
| Special Features & Benefits | The following riders are automatically included in the policy: • Terminal Illness Accelerated Death Benefit Rider ¹ • Chronic Illness Accelerated Death Benefit Rider • Critical Illness Accelerated Death Benefit Rider • Unemployment Benefit Rider | Conversion allowed during the initial term period or prior to age 70 if earlier. The following riders are automatically included in the policy: • Terminal Illness Accelerated Death Benefit Rider ¹ • Chronic Illness Accelerated Death Benefit Rider • Critical Illness Accelerated Death Benefit Rider • Unemployment Benefit Rider | Conversion allowed during the initial term period or prior to age 70 if earlier. Terminal Illness Accelerated Death Benefit Rider ¹ • The owner may elect to receive up to 100% of the face amount in a lump sum with a maximum amount of \$500,000. | The following riders are automatically included in the policy: • Terminal Illness Accelerated Death Benefit Rider ¹ • Chronic Illness Accelerated Death Benefit Rider • Critical Illness Accelerated Death Benefit Rider • Unemployment Benefit Rider |
| Additional Information | Substandard ratings allowed. Included in the loan feature are preferred loans starting in year 11. Beginning in year 6, these are also available for uses such as education and mortgage. | Substandard ratings allowed. Fully commissionable policy fee. Band 1 - \$80 Band 2-4 - \$30 | \$80 annual policy fee fully commissionable. | Individuals looking for a product that could offer the potential to earn interest based upon an outside index and are willing to assume certain risks. The Standard & Poor's 500 [®] Composite Stock Price Index [®] , Dow Jones Euro STOXX 50 [®] , and the Hang Seng indexes are used as the indexes for the Index Universal Life Policy's Index Account. |

¹ Benefits advanced under this option may be taxable

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