

Accidental Death • Universal Life • Competitive Term Products • Accidental Death • Universal Life • Competitive Term Products • Accidental Death • Universal Life • Competitive

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# ULTIMA series

PRODUCT PORTFOLIO



an **AEGON**® company

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INSURANCE MARKETPLACE  
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# PRODUCT PORTFOLIO

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	TERM		UNIVERSAL LIFE			ACCIDENTAL DEATH
	Ultima Champion Term	Ultima Jet Simplified Issue and Home Protector Elite	Ultima Accumulation UL	Ultima 500 IUL	Preferred Global IUL <sup>SM</sup>	Ultima Acci-Protector
Description	Term Life Insurance to age 95	Simplified issue products that can be used for lifestyle or mortgage protection. Not available on sub-standard cases.	Flexible premium adjustable Universal Life insurance	Individual flexible premium adjustable life insurance policy with an index feature	Individual flexible premium adjustable life insurance policy with an index feature	Simplified Issue Accidental Death and Dismemberment insurance
Issue Ages	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 15 Year 20-60 20 Year 20-55 25 Year 20-50 30 Year 20-45	Age as of last birthday 0-85 Non-Tobacco 18-85 Tobacco 18-75 Preferred, Preferred Tobacco, 18-69 Preferred Plus Preferred Elite	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	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	Age as of last birthday 20-60
Minimum Face Amount	\$ 25,000 Non-tobacco or Tobacco \$100,000 Preferred Elite, Preferred Plus, Preferred or Preferred Tobacco	\$25,000 (Maximum \$250,000)	\$20,000 Ages 0-49 \$10,000 Ages 50-85	Preferred classes are available for base specified amount of: \$100,001 for ages 18-60 \$ 50,001 for ages 61-75	Preferred classes are available for base specified amount of: \$100,001 for ages 18-60 \$ 50,001 for ages 61-75	\$50,000 (Maximum \$250,000)
Minimum Modal Premium	\$ 10 Monthly \$ 30 Quarterly \$ 60 Semi-annually \$120 Annually	\$ 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 or calculated premium, whichever is greater	\$15
Guarantee Period	Premiums are guaranteed level for the initial term period.	Premiums are guaranteed level for the initial term period.	30 Years Ages 0-35 25 Years Ages 36-50 20 Years Ages 51-55 15 Years Ages 56-65 10 Years Ages 66-75 5 Years Ages 76-85	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	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	Guaranteed level premiums to age 75.
Death Benefit Options	Level	Level	Level or Increasing	Level or Increasing	Level or Increasing	Level
Banding	1) \$ 25,000 - \$ 99,999 2) \$ 100,000 - \$249,999 3) \$ 250,000 - \$499,999 4) \$ 500,000 - \$999,999 5) \$1,000,000 and above	N/A	1) \$ 10,000 - \$ 49,999 2) \$ 50,000 - \$ 100,000 3) \$100,001 - \$ 249,999 4) \$250,000 and above	1) \$ 50,000 - \$249,999 2) \$250,000 - \$499,999 3) \$500,000 and above	1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 and above	N/A
Available Riders	Monthly Disability Income Rider Waiver of Premium Rider Additional Insured Rider Children's Benefit Rider Critical Illness Accelerated Death Benefit Rider Return of Premium benefit* Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>	Disability Income Rider Waiver of Premium Rider Additional Insured Rider Children's Benefit Rider Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>	Waiver of Premium Waiver of Monthly Deduction Accidental Death Benefit Guaranteed Insurability Rider Children's Benefit Rider Additional Insured Rider Base Insured Term Rider Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>	Base Insured Rider Additional Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Terminal Illness Accelerated Death Benefit Rider <sup>1</sup> Guaranteed Insurability Rider	Base Insured Rider Additional Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Guaranteed Insurability Rider Terminal Illness Accelerated Death Benefit Rider <sup>1</sup>	Spouse Rider Waiver of Premium
Special Features & Benefits	<b>Conversion</b> allowed during the initial term period or to age 70 if earlier.	<b>Conversion</b> allowed during the initial term period or to age 70 if earlier.	<b>Nursing Care Surrender Option Rider</b> The owner may elect to withdraw a portion of the Policy Value free of surrender charges.	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 and Poor's 500 <sup>®</sup> Composite Stock Price Index is used as the index for the Index Universal Life Policy's Index Account.	Individuals looking for a product that could offer the potential to earn interest based upon outside indexes and are willing to assume certain risks. The Standard & Poor's 500 <sup>®</sup> Composite Stock Price Index, DJ Euro STOXX 50 <sup>®</sup> Price Index and the Hang Seng Index are used as the indexes for the Preferred Global IUL <sup>SM</sup> Policy's Index Account.	Built in return of premium benefit, one set of rates, liberal height/weight guidelines, 48 hour jet issue guarantee.
Additional Information	Return of Premium benefit is not available: • on 10 and 15 year term policies • if Waiver of Premium is attached Premiums returned will include those for the base (excluding substandard premium) and ROP benefit only.		Surrender charge capped at target premium for policies with 1035 exchange.	Surrender Charge Period: Decreasing over 10 Policy Years Loan Availability: After the 1st Policy Year	Surrender Charge Period: Decreasing over 10 Policy Years Loan Availability: After the 1st Policy Year	Dismemberment protection, non-medical underwriting, may be sold through the mail, policies mailed directly to policyholder.

\*The return of premium benefit is provided under an Intermediate Endowment Benefit Rider

<sup>1</sup> Benefits advanced under this option may be taxable

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