

Product Sell Sheet



	Guaranteed Issue Whole Life	Simplified Issue Whole Life	Term Life	Whole Life Insurance (Participating)	Viking Voyager Term
Description	Non- Participating Whole life product with guaranteed death benefit and cash value. Contract is issued upon completion of an application and payment of premium. No underwriting is needed. Graded death benefit for first two years, paying premium plus 10%.	Whole life product using simplified underwriting. This product has guaranteed death benefit and cash values. A non-guaranteed refund in the form of a dividend is also paid. Single Premium option available.	Term insurance the provides a level premium and death benefit for a fixed period. At the end of the term the contract is annually renewable to age 95.	Whole life product - premium payment product with guaranteed death benefit and cash values. A nonguaranteed refund in the form of a dividend is also paid. Non-Participating version available.	Simplified Issue term insurance for children until age 26. Premiums may be annual or single payment.
Face Amounts	\$5,000 - \$25,000	Ages 0 - 59 \$25,000 - \$50,000 Ages 60 - 74 & 364 days \$10,000 - \$50,000	\$50,000 and up Standard nontobacco & tobacco \$100,000 & up all classes	\$50,000 & up	\$10,000, \$15,000 and \$25,000
Age Specifications	0 - 85	0 - 74 & 364 days*	0 - 74 & 364 days*	0 - 74 & 364 days*	0 - 17
Target Market	55 - 75	18 - 65	18 - 60	18 - 65	0 - 17
Covid Restrictions	No	Yes	Yes	Yes	No
Underwriting Requirements	No underwriting	Simplified Underwriting	Traditional Underwriting	Traditional Underwriting	Simplified Underwriting
Maturity Age	121	121	Expires at age 95	121	Expires at age 26
Cash Value	Yes	Yes	No	Yes	No
Conversion Options	No	No	Yes	No	Yes
Riders	<ul style="list-style-type: none"> No Riders Available 	<ul style="list-style-type: none"> Children's Insurance Guaranteed Purchase Option 	<ul style="list-style-type: none"> Children's Insurance Waiver of Premium Terminal Illness (not available in CA) 	<ul style="list-style-type: none"> Children's Insurance Guaranteed Purchase Option Waiver of Premium Accidental Death Benefit Terminal Illness Accelerated Benefit (not available in CA) Chronic Illness Accelerated Benefit (not available in CA) 	<ul style="list-style-type: none"> No Riders Available

* Under Current COVID-19 Restrictions
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