

Product Sell Sheet



	Viking Voyager Term	Simplified Issue Whole Life	Term Life	Whole Life Insurance (Participating)
Description	Simplified Issue term insurance for children until age 26. Premiums may be annual or single payment.	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 that 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 non-guaranteed refund in the form of a dividend is also paid. Non-Participating version available.
Face Amounts	\$10,000, \$15,000 and \$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
Age Specifications	0-17	0-74 & 364 days*	0-74 & 364 days*	0-74 & 364 days*
Target Market	0-17	18-65	18-60	18-65
COVID Restrictions	No	Yes	Yes	Yes
Underwriting Requirements	Simplified Underwriting	Simplified Underwriting	Traditional Underwriting	Traditional Underwriting
Maturity Age	Expires at age 26	121	Expires at age 95	121
Cash Value	No	Yes	No	Yes
Conversion Options	Yes	No	Yes	No
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 	<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)

* Under Current COVID-19 Restrictions

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