

# Secure Whole Life Insurance

A permanent policy with dividend options

## Product Highlights



### Special features

- Seven dividend options, including reduce premium options
- Guaranteed Insurability Option to support future client needs
- Waiver of Premium Agreement for disability
- Accidental Death Benefit Agreement for added protection
- Single Premium Paid-up Additions Agreement to increase coverage
- Additional Insurance Agreement to reach a desired total coverage by combining paid-up additional insurance and one-year term

Product details	
Policy	Participating whole life
Issue ages	0-90
Issue classes	Preferred Select, Non-Tobacco; Preferred, Non-Tobacco; Preferred, Tobacco; Non-Tobacco Plus; Standard, Non-Tobacco; Standard, Tobacco; Special Risk, Non-Tobacco; Special Risk, Tobacco
Policy fee	Lesser of \$3 per \$1,000 and \$75
Minimum face amount	\$10,000
Minimum/Maximum plan	Whole life (guaranteed coverage to age 120 with premiums payable to age 100)
Minimum base premium	Greater of \$30 and the amount needed to support the requested face amount
Policy loans	Available after first policy year
Loan interest charge	5 percent
Loan interest credit	Loan amount credited 4 percent in years 1-10; 4.9 percent in years 11+
Dividend options	Cash, paid-up additions, accumulation at interest, reduce premium with balance to cash, reduce premium with balance to paid-up additions, loan payoff with balance to cash, loan payoff with balance to paid-up additions
Agreements	Waiver of Premium, Accelerated Death Benefit Agreement, Children's Term, Accidental Death Benefit, Guaranteed Insurability Option, Guaranteed Insurability Option with Waiver, Additional Insurance Agreement, Single Premium Paid-up Additional Insurance Agreement
Additional premium	Additional Premium at issue and anniversary to purchase paid-up additional insurance via the Single Premium Paid-Up Additions Agreement
Payment frequencies	Annual, semiannually, quarterly and monthly
Payment methods	Direct, all frequencies except monthly, EFT monthly, List bill
Modal factors	Semiannual = .51 x total annual premium Quarterly = .26 x total annual premium Monthly = .0875 x total annual premium

Call AMZ for more information at (866) 204 - 7712

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A Securian Company