BuzzOn Benefits

LIVE WELL USA

oci

Comprehensive Life Insurance

OPTIONS FOR LIVE WELL USA MEMBERS, POWERED BY BUZZON BENEFITS.

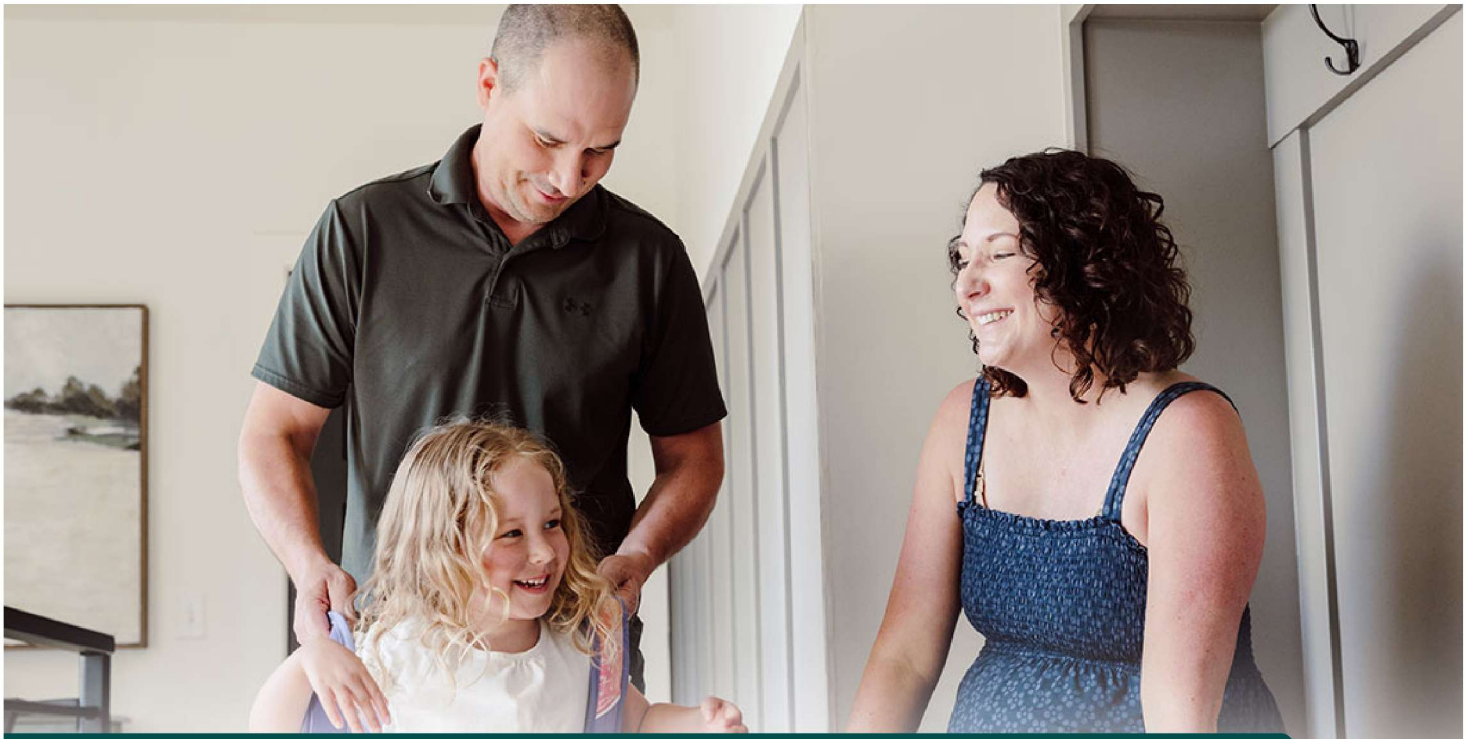
Term Life

Whole Life

For Agent Use Only – Not for Public Distribution.

This material is intended for licensed agents and representatives of BuzzON Benefits and Live Well USA. It is not approved for use with clients, prospective policyholders, or for public marketing. Information contained within is subject to change and should be used solely for internal reference.

BuzzON Benefits and Live Well USA—Together, Bringing You Peace of Mind.



Term Life Insurance

Term life insurance is designed as an inexpensive solution to short-term insurance needs. As the name implies, this coverage lasts for a specified period of time, often when a family is most vulnerable to losing income if something happens to the insured.

Key Features

- **Easy-to-understand** life coverage for shorter-term or specific needs
- **Guaranteed, level premium periods**
- **Affordable** coverage through affordable premiums
- Coverage is **available for you, your spouse and children**
- Excellent option to **supplement permanent life benefits**
- Coverage may be **converted to permanent life insurance**
- **No graded benefit**, full face amount available. immediately

Term Life Benefits

Provides level benefit, non-participating term life insurance on the member. Premiums are planned to be level during the selected period, with coverage annually renewable without evidence of insurability to age 95.

Accidental Death Benefit Rider (included)	Provides a death benefit equal to the member's base group term life benefit if the insured member's death results directly from an accidental bodily injury independent of all other causes, where death occurs within 180 days of the accidental injury. Coverage under this rider terminates at age 70. The maximum accidental death benefit from all Carrier coverage may not exceed $250,000. Available only for Members age 60 and under at last birthday.
Children's Term Rider (optional)	Provides level benefit term life insurance to age 26 on the insured member's children meeting eligibility conditions and listed on the original application or born to or adopted by the insured member while the policy and this rider are in force. The benefit amount selected during enrollment is 10 percent of the member's term coverage. Eligible children includes any natural child, stepchild or legally adopted child of the Member who is at least 15 days of age and younger than age 18 on the date of the application for this rider or the date they first become eligible
Disability Waiver on Premium Rider (included)	Provides for waiver of all member term life and rider premiums after the insured member has been totally disabled for a period of six months or longer, provided the total disability begins prior to age 65. Coverage under this rider terminates at age 65. Available only for members age 55 and under at last birthday.
Spouse Term Rider (optional)	Provides level premium, level benefit term life insurance on the member's spouse for a 10-year or 20-year period. The benefit amount selected during enrollment is 30 percent of the member's term coverage. Coverage for spouse terminates at the end of spouse rider term period.

TERM LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of the carrier. Some applicants may not be eligible for coverage. Term Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Term Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Member only, 10-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Under 26	$5.48	$10.98	$16.46	$21.96	$27.44	$32.92
	26-30	$5.40	$10.80	$16.20	$21.60	$27.00	$32.40
	31-35	$6.99	$13.97	$20.96	$27.95	$34.93	$41.93
	36-40	$9.20	$18.41	$27.61	$36.83	$46.02	$55.22
	41-45	$10.97	$21.93	$32.90	$43.86	$54.82	$65.77
	46-50	$14.18	$28.36	$42.55	$56.73	$70.91	$85.08
	51-55	$20.70	$41.38	$62.09	$82.78	$103.47	$124.16
	56-60	$26.35	$52.70	$79.06	$105.41	$131.76	$158.11
	61-65	$37.62	$75.25	$112.87	n/a	n/a	n/a
	66-70	$61.31	$122.62	$183.93	n/a	n/a	n/a

Member and Spouse, 10-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Under 26	$6.82	$13.65	$20.48	$27.31	$34.13	$40.94
	26-30	$6.84	$13.69	$20.53	$27.38	$34.23	$41.07
	31-35	$9.09	$18.17	$27.27	$36.37	$45.45	$54.54
	36-40	$12.21	$24.44	$36.65	$48.88	$61.08	$73.29
	41-45	$14.82	$29.65	$44.47	$59.30	$74.12	$88.93
	46-50	$19.48	$38.97	$58.46	$77.95	$97.44	$116.92
	51-55	$28.83	$57.65	$86.49	$115.33	$144.14	$172.98
	56-60	$37.27	$74.54	$111.81	$149.08	$186.35	$223.62
	61-65	$54.89	$109.80	$164.69	n/a	n/a	n/a
	66-70	$89.08	$178.16	$267.23	n/a	n/a	n/a

Member and Child, 10-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Children Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$6.54	$13.10	$19.64	$26.20	$32.75	$39.29
	26-30	$6.47	$12.93	$19.40	$25.87	$32.35	$38.81
	31-35	$8.07	$16.12	$24.19	$32.26	$40.33	$48.39
	36-40	$10.28	$20.59	$30.87	$41.18	$51.48	$61.76
	41-45	$12.07	$24.14	$36.22	$48.29	$60.36	$72.42
	46-50	$15.31	$30.62	$45.94	$61.26	$76.57	$91.88
	51-55	$21.86	$43.72	$65.59	$87.45	$109.32	$131.18
	56-60	$27.38	$54.76	$82.15	$109.53	$136.92	$164.30
	61-65	$38.65	$77.31	$115.96	n/a	n/a	n/a
	66-70	$62.34	$124.68	$187.02	n/a	n/a	n/a

Family, 10-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Children Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$7.88	$15.77	$23.66	$31.55	$39.44	$47.31
	26-30	$7.91	$15.82	$23.74	$31.65	$39.58	$47.48
	31-35	$10.17	$20.33	$30.50	$40.67	$50.84	$61.01
	36-40	$13.30	$26.62	$39.91	$53.23	$66.54	$79.84
	41-45	$15.93	$31.87	$47.79	$63.72	$79.66	$95.58
	46-50	$20.61	$41.23	$61.85	$82.47	$103.10	$123.71
	51-55	$29.99	$59.99	$89.99	$120.00	$149.99	$180.00
	56-60	$38.30	$76.60	$114.90	$153.20	$191.51	$229.81
	61-65	$55.92	$111.86	$167.78	n/a	n/a	n/a
	66-70	$90.11	$180.22	$270.32	n/a	n/a	n/a

For issue ages 18-60, premiums show include coverage for Accidental Death Benefit Rider.
For issue ages 18-55, premiums shown include coverage for Disability Waiver of Premium Rider.
Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Term Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Member only, 10-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Under 26	$5.74	$11.49	$17.24	$22.99	$28.73	$34.46
	26-30	$6.08	$12.13	$18.21	$24.29	$30.35	$36.42
	31-35	$8.16	$16.32	$24.48	$32.66	$40.82	$48.98
	36-40	$12.08	$24.18	$36.27	$48.36	$60.44	$72.53
	41-45	$17.02	$34.06	$51.08	$68.11	$85.14	$102.16
	46-50	$24.84	$49.68	$74.52	$99.37	$124.21	$149.04
	51-55	$38.88	$77.77	$116.65	$155.54	$194.42	$233.31
	56-60	$53.95	$107.91	$161.87	$215.83	$269.78	$323.73
	61-65	$82.48	$164.95	$247.43	n/a	n/a	n/a
	66-70	$127.83	$255.66	$383.48	n/a	n/a	n/a

Member's spouse, 10-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Under 26	$7.08	$14.17	$21.25	$28.34	$35.42	$42.49
	26-30	$7.52	$15.03	$22.54	$30.06	$37.58	$45.09
	31-35	$10.26	$20.52	$30.80	$41.07	$51.33	$61.59
	36-40	$15.09	$30.21	$45.30	$60.41	$75.50	$90.61
	41-45	$20.88	$41.78	$62.66	$83.55	$104.44	$125.31
	46-50	$30.14	$60.29	$90.43	$120.58	$150.73	$180.87
	51-55	$47.02	$94.04	$141.06	$188.09	$235.10	$282.13
	56-60	$64.87	$129.75	$194.62	$259.50	$324.37	$389.24
	61-65	$99.75	$199.50	$299.25	n/a	n/a	n/a
	66-70	$155.60	$311.20	$466.78	n/a	n/a	n/a

member's children, 10-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$6.80	$13.61	$20.42	$27.23	$34.04	$40.83
	26-30	$7.14	$14.27	$21.41	$28.56	$35.70	$42.84
	31-35	$9.24	$18.48	$27.71	$36.96	$46.21	$55.45
	36-40	$13.17	$26.36	$39.53	$52.71	$65.89	$79.07
	41-45	$18.13	$36.27	$54.40	$72.54	$90.68	$108.81
	46-50	$25.97	$51.95	$77.91	$103.89	$129.87	$155.84
	51-55	$40.05	$80.11	$120.16	$160.21	$200.28	$240.33
	56-60	$54.98	$109.97	$164.96	$219.95	$274.94	$329.92
	61-65	$83.51	$167.01	$250.52	n/a	n/a	n/a
	66-70	$128.86	$257.72	$386.57	n/a	n/a	n/a

Family, 10-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$8.14	$16.29	$24.43	$32.58	$40.73	$48.86
	26-30	$8.59	$17.16	$25.75	$34.34	$42.93	$51.51
	31-35	$11.34	$22.68	$34.03	$45.37	$56.72	$68.06
	36-40	$16.18	$32.39	$48.57	$64.76	$80.96	$97.15
	41-45	$21.98	$43.99	$65.98	$87.97	$109.98	$131.96
	46-50	$31.27	$62.55	$93.82	$125.11	$156.40	$187.67
	51-55	$48.18	$96.38	$144.56	$192.76	$240.95	$289.15
	56-60	$65.90	$131.81	$197.71	$263.62	$329.53	$395.43
	61-65	$100.78	$201.56	$302.34	n/a	n/a	n/a
	66-70	$156.63	$313.26	$469.87	n/a	n/a	n/a

For issue ages 18-60, premiums show include coverage for Accidental Death Benefit Rider.
For issue ages 18-55, premiums shown include coverage for Disability Waiver of Premium Rider.
Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Term Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Member only, 20-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Under 26	$5.53	$11.06	$16.59	$22.12	$27.65	$33.17
	26-30	$5.66	$11.31	$16.98	$22.64	$28.30	$33.95
	31-35	$7.12	$14.23	$21.35	$28.48	$35.59	$42.71
	36-40	$9.31	$18.63	$27.94	$37.26	$46.57	$55.88
	41-45	$11.55	$23.09	$34.64	$46.18	$57.73	$69.26
	46-50	$15.37	$30.74	$46.12	$61.49	$76.86	$92.22
	51-55	$22.84	$45.69	$68.54	$91.38	$114.22	$137.07
	56-60	$29.77	$59.53	$89.31	$119.08	$148.85	$178.61

Member and Spouse, 20-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Under 26	$6.87	$13.76	$20.64	$27.53	$34.40	$41.27
	26-30	$7.23	$14.44	$21.66	$28.88	$36.11	$43.33
	31-35	$9.32	$18.63	$27.95	$37.28	$46.60	$55.92
	36-40	$12.43	$24.87	$37.29	$49.73	$62.16	$74.59
	41-45	$15.69	$31.38	$47.08	$62.78	$78.47	$94.15
	46-50	$21.26	$42.51	$63.78	$85.04	$106.30	$127.54
	51-55	$31.98	$63.96	$95.95	$127.92	$159.89	$191.88
	56-60	$42.12	$84.23	$126.36	$168.48	$210.60	$252.71

Member and Child, 20-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$6.59	$13.18	$19.77	$26.36	$32.96	$39.54
	26-30	$6.73	$13.45	$20.18	$26.91	$33.65	$40.37
	31-35	$8.19	$16.39	$24.58	$32.78	$40.98	$49.18
	36-40	$10.40	$20.81	$31.20	$41.61	$52.03	$62.43
	41-45	$12.65	$25.30	$37.96	$50.61	$63.27	$75.91
	46-50	$16.50	$33.01	$49.51	$66.01	$82.53	$99.02
	51-55	$24.01	$48.02	$72.04	$96.05	$120.07	$144.09
	56-60	$30.80	$61.59	$92.40	$123.20	$154.01	$184.80

Family, 20-Year Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$7.93	$15.88	$23.82	$31.77	$39.71	$47.64
	26-30	$8.30	$16.57	$24.87	$33.15	$41.46	$49.74
	31-35	$10.40	$20.79	$31.18	$41.58	$51.99	$62.39
	36-40	$13.52	$27.05	$40.56	$54.09	$67.62	$81.14
	41-45	$16.80	$33.59	$50.40	$67.20	$84.01	$100.79
	46-50	$22.39	$44.78	$67.18	$89.56	$111.96	$134.34
	51-55	$33.15	$66.29	$99.45	$132.59	$165.75	$198.90
	56-60	$43.15	$86.29	$129.45	$172.60	$215.76	$258.90

For issue ages 18-60, premiums show include coverage for Accidental Death Benefit Rider.
For issue ages 18-55, premiums shown include coverage for Disability Waiver of Premium Rider.
Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Additional Monthly Live Well USA Fee **$19.99**

Term Life Monthly Premiums (You have to be a member to qualify)

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Member only, 20-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Under 26	$5.89	$11.79	$17.68	$23.58	$29.47	$35.37
	26-30	$6.62	$13.21	$19.83	$26.44	$33.06	$39.65
	31-35	$8.88	$17.77	$26.65	$35.53	$44.40	$53.28
	36-40	$13.03	$26.08	$39.11	$52.14	$65.17	$78.21
	41-45	$18.75	$37.50	$56.26	$75.00	$93.75	$112.49
	46-50	$27.92	$55.86	$83.79	$111.72	$139.64	$167.57
	51-55	$43.82	$87.64	$131.48	$175.29	$219.11	$262.93
	56-60	$59.70	$119.41	$179.12	$238.82	$298.53	$358.23

Member and Spouse, 20-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Under 26	$7.23	$14.49	$21.73	$28.99	$36.22	$43.46
	26-30	$8.18	$16.33	$24.51	$32.69	$40.87	$49.03
	31-35	$11.09	$22.16	$33.25	$44.33	$55.41	$66.49
	36-40	$16.15	$32.31	$48.46	$64.61	$80.77	$96.92
	41-45	$22.90	$45.80	$68.70	$91.59	$114.49	$137.38
	46-50	$33.81	$67.63	$101.46	$135.27	$169.08	$202.89
	51-55	$52.96	$105.90	$158.88	$211.83	$264.79	$317.75
	56-60	$72.05	$144.11	$216.17	$288.22	$360.28	$432.33

Member and Child, 20-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$6.95	$13.91	$20.86	$27.82	$34.78	$41.74
	26-30	$7.68	$15.35	$23.03	$30.72	$38.41	$46.07
	31-35	$9.96	$19.92	$29.88	$39.84	$49.79	$59.75
	36-40	$14.12	$28.25	$42.38	$56.50	$70.63	$84.75
	41-45	$19.86	$39.72	$59.57	$79.42	$99.29	$119.14
	46-50	$29.05	$58.12	$87.18	$116.25	$145.31	$174.36
	51-55	$44.99	$89.97	$134.98	$179.97	$224.96	$269.95
	56-60	$60.73	$121.47	$182.21	$242.94	$303.69	$364.42

Family, 20-Year Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$8.29	$16.61	$24.91	$33.23	$41.53	$49.83
	26-30	$9.25	$18.47	$27.72	$36.96	$46.22	$55.45
	31-35	$12.16	$24.32	$36.48	$48.63	$60.80	$72.96
	36-40	$17.24	$34.49	$51.73	$68.97	$86.22	$103.46
	41-45	$24.00	$48.01	$72.02	$96.02	$120.03	$144.02
	46-50	$34.94	$69.89	$104.85	$139.80	$174.75	$209.69
	51-55	$54.13	$108.24	$162.39	$216.50	$270.64	$324.77
	56-60	$73.08	$146.17	$219.26	$292.34	$365.44	$438.52

For issue ages 18-55, premiums shown include coverage for Disability Waiver of Premium Rider.
Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Term Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Member only, To-Age-70 Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Under 26	$5.76	$11.54	$17.30	$23.07	$28.83	$34.59
	26-30	$5.98	$11.97	$17.95	$23.93	$29.93	$35.90
	31-35	$7.51	$15.02	$22.53	$30.04	$37.55	$45.06
	36-40	$9.80	$19.60	$29.40	$39.20	$48.99	$58.79
	41-45	$12.06	$24.12	$36.18	$48.24	$60.31	$72.36
	46-50	$15.65	$31.29	$46.94	$62.59	$78.23	$93.87
	51-55	$22.07	$44.12	$66.20	$88.26	$110.33	$132.38
	56-60	$26.81	$53.62	$80.44	$107.25	$134.06	$160.86

Member and Spouse, To-Age-70 Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Under 26	$7.11	$14.23	$21.35	$28.47	$35.58	$42.69
	26-30	$7.55	$15.09	$22.64	$30.18	$37.74	$45.28
	31-35	$9.72	$19.42	$29.13	$38.84	$48.55	$58.27
	36-40	$12.92	$25.83	$38.75	$51.68	$64.58	$77.50
	41-45	$16.21	$32.41	$48.63	$64.84	$81.04	$97.24
	46-50	$21.53	$43.06	$64.61	$86.14	$107.67	$129.19
	51-55	$31.21	$62.39	$93.61	$124.80	$156.00	$187.20
	56-60	$39.16	$78.32	$117.49	$156.65	$195.81	$234.96

Member and Child, To-Age-70 Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$6.82	$13.65	$20.48	$27.31	$34.14	$40.96
	26-30	$7.05	$14.10	$21.15	$28.21	$35.28	$42.32
	31-35	$8.59	$17.17	$25.76	$34.35	$42.94	$51.53
	36-40	$10.89	$21.77	$32.66	$43.56	$54.45	$65.33
	41-45	$13.17	$26.33	$39.50	$52.67	$65.85	$79.00
	46-50	$16.78	$33.55	$50.33	$67.11	$83.90	$100.66
	51-55	$23.24	$46.46	$69.71	$92.93	$116.18	$139.40
	56-60	$27.84	$55.68	$83.53	$111.37	$139.22	$167.05

Family, To-Age-70 Level Premium, Non-Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$8.17	$16.35	$24.53	$32.71	$40.89	$49.06
	26-30	$8.62	$17.22	$25.84	$34.45	$43.09	$51.69
	31-35	$10.79	$21.57	$32.36	$43.15	$53.94	$64.74
	36-40	$14.01	$28.01	$42.02	$56.03	$70.04	$84.04
	41-45	$17.31	$34.63	$51.95	$69.26	$86.59	$103.89
	46-50	$22.66	$45.33	$68.00	$90.66	$113.34	$135.99
	51-55	$32.38	$64.73	$97.12	$129.47	$161.86	$194.22
	56-60	$40.19	$80.38	$120.58	$160.77	$200.97	$241.15

For issue ages 18-60, premiums show include coverage for Accidental Death Benefit Rider.
For issue ages 18-55, premiums shown include coverage for Disability Waiver of Premium Rider.
Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Term Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Member only, To-Age-70 Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Under 26	$6.40	$12.82	$19.22	$25.64	$32.04	$38.45
	26-30	$7.37	$14.73	$22.10	$29.47	$36.83	$44.20
	31-35	$9.89	$19.76	$29.65	$39.53	$49.42	$59.29
	36-40	$14.24	$28.50	$42.73	$56.99	$71.23	$85.48
	41-45	$19.95	$39.92	$59.88	$79.83	$99.80	$119.74
	46-50	$28.49	$57.01	$85.50	$114.01	$142.51	$171.00
	51-55	$42.33	$84.66	$127.01	$169.34	$211.67	$254.00
	56-60	$55.00	$109.99	$165.00	$219.99	$274.99	$329.98

Member and Spouse, To-Age-70 Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Under 26	$7.75	$15.52	$23.28	$31.04	$38.79	$46.55
	26-30	$8.94	$17.85	$26.79	$35.71	$44.64	$53.57
	31-35	$12.09	$24.16	$36.25	$48.33	$60.42	$72.50
	36-40	$17.36	$34.73	$52.09	$69.47	$86.82	$104.19
	41-45	$24.10	$48.21	$72.32	$96.42	$120.54	$144.62
	46-50	$34.38	$68.78	$103.17	$137.56	$171.95	$206.33
	51-55	$51.47	$102.93	$154.42	$205.88	$257.35	$308.82
	56-60	$67.35	$134.69	$202.05	$269.39	$336.74	$404.08

Member and Children, To-Age-70 Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$7.46	$14.94	$22.40	$29.88	$37.35	$44.82
	26-30	$8.44	$16.86	$25.30	$33.74	$42.19	$50.62
	31-35	$10.96	$21.91	$32.88	$43.84	$54.81	$65.76
	36-40	$15.33	$30.67	$46.00	$61.35	$76.69	$92.02
	41-45	$21.06	$42.13	$63.19	$84.26	$105.34	$126.39
	46-50	$29.62	$59.27	$88.89	$118.53	$148.18	$177.80
	51-55	$43.50	$87.00	$130.51	$174.01	$217.52	$261.02
	56-60	$56.03	$112.05	$168.09	$224.11	$280.15	$336.17

Family, To-Age-70 Level Premium, Tobacco

Member Age	Benefit Amt.	$25,000	$50,000	$75,000	$100,000	$125,000	$150,000
	Spouse Benefit Amt.	$7,500	$15,000	$22,500	$30,000	$37,500	$45,000
	Child Benefit Amt.	$2,500	$5,000	$7,500	$10,000	$12,500	$15,000
	Under 26	$8.81	$17.64	$26.46	$35.28	$44.10	$52.92
	26-30	$10.01	$19.98	$29.99	$39.99	$49.99	$59.99
	31-35	$13.17	$26.31	$39.48	$52.64	$65.81	$78.97
	36-40	$18.44	$36.91	$55.36	$73.82	$92.28	$110.73
	41-45	$25.21	$50.42	$75.64	$100.85	$126.08	$151.27
	46-50	$35.51	$71.04	$106.56	$142.08	$177.61	$213.12
	51-55	$52.64	$105.27	$157.92	$210.55	$263.20	$315.84
	56-60	$68.38	$136.75	$205.14	$273.51	$341.90	$410.27

For issue ages 18-60, premiums show include coverage for Accidental Death Benefit Rider.
For issue ages 18-55, premiums shown include coverage for Disability Waiver of Premium Rider.
Fields showing n/a represents combinations of issue age and benefit amount outside allowable issue limits.
*Premium rates shown are for the combined Term Life Insurance policy and rider benefits as summarized in the proposal. For complete benefit descriptions, limitations, conditions and exclusions, see the policy/certificate. Policy availability, features, provisions and rates may vary by state.

Term Life

Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent. Provisions may vary by state.

Limitations - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Carrier. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Carrier, not this proposal.

Suicide - If an Insured Person dies by suicide within two years of the issue date or last reinstatement date, The Carrier's liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any benefits paid under this Certificate or any riders.

Coverage Conditions

Actively Employed – The member must be actively employed to be eligible for coverage.
Right to Cancel – The contract contains a 30-day free look period.

Termination - Term life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason the anniversary after the Insured Person's 95th birthday (the expiration date listed on the schedule); the date Carrier receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision – see rider language for details.

Limitations for Disability Waiver of Premium Rider

- The premium waived will correspond to the premium mode.
- Premiums will only be waived while the Insured Person is alive.
- Premiums will only be waived until the Waiver of Premium Rider terminates.
- Premiums will be refunded from the date of total disability, but in no event will premiums be refunded more than one year prior to the date notice of claim is received at Assurity's administrative office.
- Premiums must continue to be paid when due until the Insured Person's total disability claim is approved.
- If total disability starts during a grace period, the premium due must be paid before subsequent premiums will be waived.
- Coverage cannot be changed while premiums are being waived.

Exclusions for Disability Waiver of Premium Rider

Assurity will not pay benefits for losses under the Disability Waiver of Premium Rider caused by or the result of any Insured Person(s):

- being exposed to war or any act of war, declared or undeclared; or
- intentionally self-inflicting an Injury or Sickness.

Term Life

Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Carrier or ask to review the policy. Provisions may vary by state.

Exclusions for Accidental Death Benefit Rider

Carrier will not pay benefits for losses under the Accidental Death Benefit Rider caused by or the result of any Insured Person(s):

- operating, learning to operate or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving;
- riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or remuneration is received;
- having a sickness, disease or infection other than infection from an Accidental Bodily Injury received while this rider is in force;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or any Reserve, except during the active duty training of less than 60 days;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the Insured Person by a Physician);
- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- participating in a riot, insurrection or rebellion;
- driving any taxi or passenger vehicle for wage, compensation or profit;
- engaging in an illegal activity or occupation;
- intentionally self-inflicting an injury;
- committing or attempting to commit suicide, while sane or insane; or
- traveling outside the United States or Canada for more than 14 days.

Whole Life Insurance

Our whole life insurance plans provides a permanent benefit that can protect those you love, now and in the future. Whole Life pays a benefit directly to your beneficiary and provides a level of security above coverage you may already have from your employer or term insurance you've purchased on your own.

Key Features

- Guaranteed issue benefit amounts available to members - no medical exams
- Affordable Rates
- Death benefit amounts that won't decrease and premiums that won't increase
- Access to cash value
- Accelerated Death Benefits available through issue age 70
- No graded benefit, full face amount available. immediately

Know you and your family are protected.

Whole Life Benefits (You have to be a member to qualify)

Provides level benefit, non-participating whole life insurance on the employee. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121.

Accidental Death Benefit Rider	Provides a death benefit equal to the member's base whole life benefit if the insured member's death results directly from an accidental bodily injury independent of all other causes, where death occurs within 180 days of the accidental injury. Coverage under this rider terminates at age 70. The maximum accidental death benefit from all Carrier coverages may not exceed $200,000. Available only for members age 60 and under at last birthday
Disability Waiver of Premium Rider	Provides for waiver of all member whole life and rider premiums, and any spouse whole life and rider premiums or child whole life premiums after the insured member has been totally disabled for a period of six months or longer, provided the total disability begins prior to age 65. Coverage under this rider terminates at age 65.
Spouse Whole Life	Provides level benefit, non-participating whole life insurance on the Spouse. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Spouses age 18 - 70 are eligible to enroll.
Spouse Accidental Death Benefit Rider	Provides a death benefit equal to the Spouse's base whole life benefit if the insured Spouse's death results directly from an accidental bodily injury independent of all other causes, where death occurs within 180 days of the accidental injury. Available only for spouses age 60 and under at last birthday. Coverage under this rider terminates at age 70. The maximum accidental death benefit from all Assurity coverages may not exceed $200,000.
Child Whole Life	Provides level benefit, non-participating whole life insurance on the named insured Child. With continuing payment of the level, guaranteed premiums, coverage and cash value accumulation continues to maturity at age 121. Eligible children include an insured member's child or stepchild who is at least 15 days of age and under 26 years of age; a child under 26 years of age whom the insured member will be adopting pursuant to an interim court order of adoption; and an member's grandchild under 26 years of age, who is legally dependent on the insured member.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Non-Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
18	$3.05	$6.10	$9.15	$12.21	$15.25	$18.30	$21.36	$24.40	$27.46	$30.51
19	$3.14	$6.26	$9.40	$12.52	$15.66	$18.78	$21.92	$25.05	$28.18	$31.31
20	$3.23	$6.44	$9.66	$12.88	$16.11	$19.32	$22.54	$25.77	$28.99	$32.21
21	$3.32	$6.65	$9.97	$13.28	$16.62	$19.93	$23.26	$26.59	$29.90	$33.23
22	$3.44	$6.85	$10.29	$13.73	$17.14	$20.58	$24.02	$27.43	$30.87	$34.31
23	$3.52	$7.06	$10.58	$14.11	$17.63	$21.17	$24.69	$28.22	$31.74	$35.28
24	$3.64	$7.27	$10.91	$14.56	$18.20	$21.83	$25.47	$29.11	$32.74	$36.38
25	$3.76	$7.52	$11.28	$15.05	$18.80	$22.57	$26.33	$30.09	$33.85	$37.62
26	$3.88	$7.77	$11.64	$15.53	$19.41	$23.29	$27.18	$31.06	$34.94	$38.82
27	$4.03	$8.05	$12.08	$16.11	$20.14	$24.17	$28.19	$32.22	$36.25	$40.28
28	$4.18	$8.33	$12.50	$16.68	$20.85	$25.01	$29.18	$33.36	$37.53	$41.69
29	$4.32	$8.65	$12.97	$17.31	$21.63	$25.95	$30.27	$34.59	$38.92	$43.25
30	$4.48	$8.98	$13.46	$17.96	$22.44	$26.93	$31.43	$35.91	$40.41	$44.89
31	$4.65	$9.32	$13.96	$18.63	$23.28	$27.95	$32.60	$37.27	$41.91	$46.58
32	$4.86	$9.71	$14.58	$19.43	$24.29	$29.14	$34.01	$38.87	$43.72	$48.58
33	$5.07	$10.16	$15.24	$20.33	$25.40	$30.47	$35.57	$40.64	$45.73	$50.80
34	$5.32	$10.64	$15.95	$21.27	$26.57	$31.89	$37.21	$42.53	$47.84	$53.16
35	$5.55	$11.12	$16.66	$22.23	$27.78	$33.34	$38.90	$44.46	$50.01	$55.56
36	$5.82	$11.64	$17.48	$23.31	$29.13	$34.95	$40.79	$46.61	$52.43	$58.25
37	$6.11	$12.19	$18.30	$24.40	$30.50	$36.60	$42.70	$48.80	$54.90	$61.00
38	$6.38	$12.75	$19.13	$25.51	$31.89	$38.26	$44.65	$51.02	$57.40	$63.77
39	$6.67	$13.36	$20.02	$26.71	$33.38	$40.06	$46.74	$53.41	$60.09	$66.77
40	$6.98	$13.98	$20.96	$27.95	$34.94	$41.92	$48.90	$55.89	$62.88	$69.87
41	$7.31	$14.63	$21.95	$29.26	$36.58	$43.89	$51.21	$58.54	$65.85	$73.16
42	$7.66	$15.31	$22.96	$30.62	$38.28	$45.93	$53.59	$61.24	$68.90	$76.55
43	$8.01	$16.02	$24.02	$32.02	$40.03	$48.04	$56.05	$64.05	$72.05	$80.07
44	$8.37	$16.72	$25.09	$33.46	$41.82	$50.18	$58.54	$66.91	$75.27	$83.63
45	$8.76	$17.51	$26.26	$35.02	$43.78	$52.54	$61.30	$70.06	$78.80	$87.56
46	$9.17	$18.33	$27.49	$36.66	$45.84	$55.00	$64.17	$73.34	$82.49	$91.66
47	$9.64	$19.27	$28.91	$38.54	$48.16	$57.80	$67.44	$77.07	$86.70	$96.34
48	$10.15	$20.30	$30.46	$40.62	$50.77	$60.92	$71.08	$81.24	$91.39	$101.54
49	$10.72	$21.45	$32.17	$42.91	$53.63	$64.35	$75.07	$85.80	$96.52	$107.26
50	$11.33	$22.65	$33.98	$45.31	$56.64	$67.96	$79.29	$90.62	$101.95	$113.27
51	$12.01	$24.01	$36.01	$48.01	$60.02	$72.02	$84.03	$96.03	$108.03	$120.05
52	$12.73	$25.45	$38.19	$50.92	$63.65	$76.37	$89.11	$101.84	$114.56	$127.29
53	$13.51	$27.03	$40.52	$54.03	$67.55	$81.05	$94.57	$108.08	$121.58	$135.09
54	$14.35	$28.71	$43.06	$57.40	$71.76	$86.11	$100.48	$114.83	$129.18	$143.54
55	$15.26	$30.50	$45.76	$61.00	$76.26	$91.49	$106.75	$122.00	$137.25	$152.50
56	$14.18	$28.35	$42.53	$56.71	$70.90	$85.07	$99.25	$113.43	$127.61	$141.78
57	$15.00	$30.00	$45.00	$60.00	$75.00	$90.00	$105.00	$120.00	$134.99	$149.99
58	$15.88	$31.75	$47.64	$63.51	$79.39	$95.27	$111.15	$127.03	$142.90	$158.78
59	$16.80	$33.61	$50.41	$67.21	$84.01	$100.82	$117.63	$134.43	$151.23	$168.04
60	$17.80	$35.59	$53.38	$71.18	$88.98	$106.77	$124.56	$142.36	$160.16	$177.95

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Non-Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
61	$18.34	$36.68	$55.02	$73.36	$91.70	$110.05	$128.39	$146.73	$165.07	$183.41
62	$19.45	$38.89	$58.34	$77.78	$97.23	$116.67	$136.12	$155.56	$175.01	$194.45
63	$20.55	$41.10	$61.65	$82.20	$102.75	$123.30	$143.84	$164.39	$184.94	$205.49
64	$21.64	$43.29	$64.93	$86.58	$108.22	$129.87	$151.51	$173.16	$194.80	$216.45
65	$22.84	$45.68	$68.52	$91.36	$114.20	$137.04	$159.89	$182.73	$205.57	$228.41
66	$24.24	$48.47	$72.71	$96.95	$121.18	$145.42	$169.66	$193.89	$218.13	$242.37
67	$25.92	$51.85	$77.77	$103.70	$129.62	$155.54	$181.47	$207.39	$233.32	$259.24
68	$27.89	$55.77	$83.66	$111.55	$139.43	$167.32	$195.20	$223.09	$250.98	$278.86
69	$30.05	$60.10	$90.15	$120.20	$150.24	$180.29	$210.34	$240.39	$270.44	$300.49
70	$32.46	$64.91	$97.37	$129.83	$162.29	$194.74	$227.20	$259.66	$292.11	$324.57

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Non-Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$55,000	$60,000	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000
18	$33.56	$36.61	$39.66	$42.71	$45.76	$48.82	$51.86	$54.91	$57.96	$61.01
19	$34.44	$37.57	$40.70	$43.83	$46.97	$50.09	$53.23	$56.35	$59.49	$62.62
20	$35.42	$38.65	$41.88	$45.09	$48.32	$51.53	$54.76	$57.97	$61.20	$64.42
21	$36.55	$39.87	$43.19	$46.52	$49.84	$53.16	$56.49	$59.81	$63.13	$66.45
22	$37.72	$41.16	$44.60	$48.01	$51.45	$54.88	$58.30	$61.74	$65.17	$68.59
23	$38.80	$42.33	$45.86	$49.39	$52.91	$56.44	$59.97	$63.50	$67.02	$70.56
24	$40.02	$43.66	$47.30	$50.93	$54.57	$58.21	$61.86	$65.49	$69.13	$72.77
25	$41.37	$45.14	$48.89	$52.66	$56.42	$60.18	$63.94	$67.71	$71.46	$75.23
26	$42.70	$46.59	$50.47	$54.36	$58.23	$62.11	$66.00	$69.88	$73.77	$77.65
27	$44.31	$48.33	$52.36	$56.39	$60.41	$64.44	$68.48	$72.50	$76.53	$80.55
28	$45.86	$50.04	$54.21	$58.37	$62.54	$66.72	$70.88	$75.05	$79.22	$83.40
29	$47.58	$51.90	$56.23	$60.55	$64.87	$69.20	$73.53	$77.85	$82.17	$86.50
30	$49.38	$53.87	$58.36	$62.85	$67.34	$71.82	$76.31	$80.80	$85.30	$89.79
31	$51.23	$55.90	$60.55	$65.22	$69.86	$74.53	$79.18	$83.85	$88.50	$93.17
32	$53.44	$58.30	$63.16	$68.01	$72.87	$77.73	$82.59	$87.44	$92.30	$97.17
33	$55.90	$60.97	$66.04	$71.13	$76.20	$81.30	$86.37	$91.44	$96.53	$101.61
34	$58.48	$63.80	$69.12	$74.44	$79.73	$85.05	$90.37	$95.69	$101.01	$106.33
35	$61.12	$66.68	$72.24	$77.80	$83.35	$88.90	$94.46	$100.02	$105.58	$111.14
36	$64.09	$69.92	$75.74	$81.56	$87.39	$93.21	$99.04	$104.87	$110.70	$116.52
37	$67.10	$73.20	$79.30	$85.39	$91.50	$97.61	$103.69	$109.80	$115.90	$122.00
38	$70.16	$76.53	$82.91	$89.28	$95.66	$102.03	$108.41	$114.79	$121.18	$127.56
39	$73.44	$80.13	$86.79	$93.47	$100.15	$106.83	$113.51	$120.19	$126.85	$133.54
40	$76.85	$83.85	$90.83	$97.82	$104.81	$111.80	$118.78	$125.76	$132.75	$139.73
41	$80.48	$87.80	$95.11	$102.43	$109.74	$117.06	$124.38	$131.69	$139.00	$146.32
42	$84.22	$91.88	$99.53	$107.18	$114.84	$122.50	$130.16	$137.81	$145.46	$153.12
43	$88.07	$96.08	$104.09	$112.09	$120.10	$128.10	$136.12	$144.11	$152.12	$160.14
44	$92.00	$100.37	$108.72	$117.09	$125.46	$133.81	$142.18	$150.54	$158.91	$167.27
45	$96.32	$105.08	$113.83	$122.59	$131.34	$140.10	$148.86	$157.62	$166.38	$175.13
46	$100.83	$110.00	$119.16	$128.34	$137.50	$146.66	$155.83	$165.00	$174.17	$183.33
47	$105.97	$115.61	$125.24	$134.87	$144.50	$154.14	$163.77	$173.41	$183.05	$192.68
48	$111.69	$121.86	$132.01	$142.16	$152.31	$162.46	$172.62	$182.77	$192.94	$203.09
49	$117.98	$128.71	$139.43	$150.15	$160.88	$171.60	$182.34	$193.05	$203.78	$214.50
50	$124.60	$135.95	$147.28	$158.60	$169.93	$181.26	$192.59	$203.91	$215.24	$226.57
51	$132.05	$144.05	$156.06	$168.06	$180.07	$192.07	$204.07	$216.07	$228.08	$240.09
52	$140.03	$152.75	$165.48	$178.21	$190.95	$203.67	$216.40	$229.13	$241.85	$254.59
53	$148.60	$162.11	$175.63	$189.13	$202.64	$216.15	$229.66	$243.17	$256.68	$270.19
54	$157.89	$172.23	$186.59	$200.94	$215.30	$229.65	$244.00	$258.36	$272.72	$287.06
55	$167.75	$183.00	$198.25	$213.50	$228.76	$244.01	$259.26	$274.50	$289.75	$305.00
56	$155.96	$170.14	$184.32	$198.50	$212.68	$226.86	$241.04	$255.21	$269.39	$283.57
57	$164.99	$179.99	$194.99	$209.99	$224.99	$239.99	$254.99	$269.99	$284.99	$299.99
58	$174.67	$190.54	$206.42	$222.29	$238.18	$254.06	$269.93	$285.81	$301.69	$317.57
59	$184.84	$201.64	$218.44	$235.25	$252.05	$268.85	$285.66	$302.46	$319.27	$336.07
60	$195.74	$213.54	$231.34	$249.13	$266.92	$284.72	$302.52	$320.31	$338.11	$355.90

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Non-Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$55,000	$60,000	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000
61	$201.75	$220.09	$238.43	$256.77	$275.11	n/a	n/a	n/a	n/a	n/a
62	$213.90	$233.34	$252.79	$272.23	$291.68	n/a	n/a	n/a	n/a	n/a
63	$226.04	$246.59	$267.14	$287.69	$308.24	n/a	n/a	n/a	n/a	n/a
64	$238.09	$259.74	$281.38	$303.03	$324.67	n/a	n/a	n/a	n/a	n/a
65	$251.25	$274.09	$296.93	$319.77	$342.61	n/a	n/a	n/a	n/a	n/a
66	$266.60	$290.84	$315.07	$339.31	$363.55	n/a	n/a	n/a	n/a	n/a
67	$285.16	$311.09	$337.01	$362.94	$388.86	n/a	n/a	n/a	n/a	n/a
68	$306.75	$334.64	$362.52	$390.41	$418.30	n/a	n/a	n/a	n/a	n/a
69	$330.54	$360.59	$390.63	$420.68	$450.73	n/a	n/a	n/a	n/a	n/a
70	$357.03	$389.48	$421.94	$454.40	$486.86	n/a	n/a	n/a	n/a	n/a

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
18	$3.94	$7.89	$11.83	$15.78	$19.73	$23.66	$27.62	$31.56	$35.51	$39.45
19	$4.06	$8.12	$12.18	$16.24	$20.30	$24.36	$28.42	$32.48	$36.55	$40.61
20	$4.20	$8.39	$12.59	$16.79	$20.99	$25.18	$29.38	$33.58	$37.78	$41.97
21	$4.34	$8.70	$13.04	$17.39	$21.74	$26.09	$30.43	$34.78	$39.12	$43.48
22	$4.52	$9.01	$13.53	$18.05	$22.55	$27.06	$31.58	$36.08	$40.59	$45.11
23	$4.66	$9.31	$13.97	$18.62	$23.28	$27.93	$32.59	$37.26	$41.91	$46.57
24	$4.83	$9.64	$14.46	$19.30	$24.13	$28.94	$33.77	$38.59	$43.42	$48.23
25	$5.00	$10.02	$15.02	$20.04	$25.04	$30.06	$35.06	$40.08	$45.08	$50.10
26	$5.20	$10.39	$15.58	$20.77	$25.97	$31.17	$36.36	$41.57	$46.75	$51.95
27	$5.40	$10.82	$16.22	$21.63	$27.03	$32.45	$37.85	$43.26	$48.67	$54.08
28	$5.63	$11.23	$16.86	$22.48	$28.11	$33.71	$39.34	$44.96	$50.59	$56.19
29	$5.85	$11.70	$17.54	$23.38	$29.23	$35.07	$40.92	$46.76	$52.61	$58.46
30	$6.08	$12.17	$18.25	$24.34	$30.42	$36.51	$42.60	$48.68	$54.76	$60.85
31	$6.34	$12.68	$19.00	$25.35	$31.69	$38.03	$44.37	$50.70	$57.03	$63.37
32	$6.63	$13.25	$19.89	$26.52	$33.15	$39.77	$46.41	$53.04	$59.66	$66.29
33	$6.95	$13.92	$20.86	$27.82	$34.78	$41.73	$48.69	$55.63	$62.60	$69.55
34	$7.29	$14.59	$21.87	$29.17	$36.46	$43.75	$51.05	$58.34	$65.64	$72.93
35	$7.65	$15.30	$22.94	$30.60	$38.24	$45.89	$53.54	$61.19	$68.83	$76.48
36	$8.04	$16.08	$24.13	$32.17	$40.21	$48.24	$56.30	$64.34	$72.37	$80.42
37	$8.45	$16.90	$25.35	$33.81	$42.25	$50.71	$59.16	$67.61	$76.06	$84.52
38	$8.87	$17.74	$26.62	$35.48	$44.35	$53.22	$62.11	$70.98	$79.85	$88.72
39	$9.33	$18.65	$27.98	$37.32	$46.63	$55.97	$65.28	$74.62	$83.95	$93.27
40	$9.81	$19.62	$29.42	$39.24	$49.05	$58.85	$68.65	$78.46	$88.27	$98.08
41	$10.31	$20.63	$30.94	$41.25	$51.58	$61.88	$72.19	$82.51	$92.82	$103.13
42	$10.84	$21.68	$32.53	$43.38	$54.22	$65.05	$75.91	$86.75	$97.59	$108.43
43	$11.40	$22.78	$34.18	$45.56	$56.95	$68.33	$79.73	$91.12	$102.51	$113.90
44	$11.95	$23.89	$35.85	$47.79	$59.74	$71.69	$83.63	$95.58	$107.54	$119.48
45	$12.57	$25.13	$37.69	$50.25	$62.81	$75.38	$87.95	$100.51	$113.07	$125.64
46	$13.22	$26.42	$39.63	$52.85	$66.07	$79.27	$92.49	$105.71	$118.91	$132.12
47	$13.94	$27.88	$41.81	$55.75	$69.69	$83.63	$97.58	$111.51	$125.44	$139.39
48	$14.73	$29.47	$44.21	$58.95	$73.68	$88.42	$103.16	$117.91	$132.64	$147.37
49	$15.61	$31.22	$46.83	$62.45	$78.07	$93.67	$109.28	$124.89	$140.50	$156.11
50	$16.54	$33.07	$49.60	$66.14	$82.68	$99.21	$115.74	$132.28	$148.82	$165.34
51	$17.57	$35.14	$52.71	$70.28	$87.86	$105.42	$123.00	$140.57	$158.14	$175.71
52	$18.70	$37.40	$56.10	$74.79	$93.49	$112.19	$130.89	$149.58	$168.27	$186.97
53	$19.91	$39.83	$59.73	$79.64	$99.56	$119.47	$139.38	$159.30	$179.20	$199.11
54	$21.23	$42.46	$63.69	$84.92	$106.14	$127.37	$148.60	$169.83	$191.06	$212.29
55	$22.64	$45.28	$67.92	$90.56	$113.20	$135.83	$158.46	$181.10	$203.74	$226.38
56	$21.14	$42.26	$63.40	$84.53	$105.67	$126.79	$147.93	$169.06	$190.20	$211.32
57	$22.45	$44.91	$67.36	$89.81	$112.27	$134.72	$157.17	$179.63	$202.08	$224.53
58	$23.85	$47.71	$71.57	$95.43	$119.28	$143.14	$167.00	$190.86	$214.71	$238.57
59	$25.34	$50.67	$76.01	$101.34	$126.68	$152.01	$177.36	$202.70	$228.03	$253.37
60	$26.93	$53.86	$80.79	$107.73	$134.66	$161.59	$188.52	$215.46	$242.39	$269.32

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.
WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$5,000	$10,000	$15,000	$20,000	$25,000	$30,000	$35,000	$40,000	$45,000	$50,000
61	$28.17	$56.35	$84.52	$112.70	$140.87	$169.04	$197.22	$225.39	$253.56	$281.74
62	$30.09	$60.19	$90.28	$120.38	$150.47	$180.57	$210.66	$240.76	$270.85	$300.95
63	$32.16	$64.32	$96.48	$128.64	$160.81	$192.97	$225.13	$257.29	$289.45	$321.61
64	$34.35	$68.70	$103.05	$137.39	$171.74	$206.09	$240.44	$274.79	$309.14	$343.49
65	$36.72	$73.44	$110.16	$146.88	$183.60	$220.32	$257.04	$293.75	$330.47	$367.19
66	$39.34	$78.68	$118.02	$157.36	$196.70	$236.04	$275.38	$314.72	$354.06	$393.40
67	$42.28	$84.56	$126.84	$169.13	$211.41	$253.69	$295.97	$338.25	$380.53	$422.82
68	$45.51	$91.01	$136.52	$182.03	$227.53	$273.04	$318.55	$364.05	$409.56	$455.07
69	$48.97	$97.94	$146.91	$195.88	$244.84	$293.81	$342.78	$391.75	$440.72	$489.69
70	$52.72	$105.45	$158.17	$210.89	$263.61	$316.34	$369.06	$421.78	$474.51	$527.23

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.
WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$55,000	$60,000	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000
18	$43.40	$47.34	$51.29	$55.23	$59.18	$63.13	$67.07	$71.01	$74.96	$78.90
19	$44.67	$48.73	$52.79	$56.85	$60.91	$64.97	$69.03	$73.09	$77.15	$81.21
20	$46.17	$50.37	$54.58	$58.76	$62.97	$67.16	$71.36	$75.55	$79.75	$83.96
21	$47.83	$52.17	$56.51	$60.87	$65.21	$69.55	$73.91	$78.26	$82.60	$86.95
22	$49.61	$54.13	$58.63	$63.14	$67.66	$72.16	$76.67	$81.19	$85.70	$90.20
23	$51.22	$55.88	$60.53	$65.19	$69.84	$74.50	$79.16	$83.81	$88.47	$93.12
24	$53.07	$57.89	$62.72	$67.53	$72.36	$77.18	$82.02	$86.83	$91.66	$96.48
25	$55.10	$60.12	$65.12	$70.14	$75.14	$80.16	$85.16	$90.18	$95.18	$100.20
26	$57.15	$62.34	$67.54	$72.73	$77.92	$83.12	$88.31	$93.51	$98.70	$103.90
27	$59.48	$64.89	$70.30	$75.71	$81.11	$86.53	$91.93	$97.34	$102.74	$108.16
28	$61.82	$67.44	$73.06	$78.67	$84.30	$89.92	$95.54	$101.16	$106.78	$112.41
29	$64.30	$70.15	$76.00	$81.84	$87.69	$93.54	$99.39	$105.22	$111.06	$116.91
30	$66.94	$73.02	$79.11	$85.19	$91.27	$97.35	$103.44	$109.53	$115.62	$121.71
31	$69.72	$76.05	$82.39	$88.73	$95.06	$101.40	$107.73	$114.08	$120.42	$126.76
32	$72.92	$79.56	$86.18	$92.81	$99.44	$106.08	$112.70	$119.33	$125.96	$132.59
33	$76.51	$83.47	$90.42	$97.37	$104.33	$111.29	$118.24	$125.20	$132.15	$139.10
34	$80.22	$87.52	$94.81	$102.11	$109.39	$116.68	$123.98	$131.27	$138.57	$145.86
35	$84.13	$91.79	$99.43	$107.08	$114.73	$122.37	$130.03	$137.67	$145.32	$152.98
36	$88.46	$96.51	$104.54	$112.58	$120.64	$128.67	$136.72	$144.75	$152.80	$160.84
37	$92.96	$101.42	$109.87	$118.32	$126.77	$135.23	$143.67	$152.12	$160.58	$169.02
38	$97.58	$106.46	$115.33	$124.20	$133.07	$141.94	$150.81	$159.68	$168.56	$177.43
39	$102.60	$111.94	$121.25	$130.59	$139.90	$149.24	$158.57	$167.89	$177.22	$186.56
40	$107.88	$117.70	$127.51	$137.32	$147.13	$156.93	$166.74	$176.54	$186.35	$196.16
41	$113.45	$123.77	$134.07	$144.39	$154.70	$165.01	$175.33	$185.64	$195.96	$206.27
42	$119.27	$130.13	$140.97	$151.80	$162.65	$173.50	$184.34	$195.18	$206.02	$216.88
43	$125.29	$136.68	$148.07	$159.45	$170.85	$182.23	$193.63	$205.01	$216.41	$227.80
44	$131.43	$143.37	$155.32	$167.27	$179.21	$191.17	$203.12	$215.06	$227.01	$238.95
45	$138.20	$150.76	$163.32	$175.89	$188.45	$201.01	$213.58	$226.15	$238.71	$251.27
46	$145.34	$158.55	$171.77	$184.98	$198.19	$211.40	$224.62	$237.83	$251.04	$264.26
47	$153.32	$167.26	$181.21	$195.13	$209.07	$223.02	$236.95	$250.90	$264.84	$278.76
48	$162.11	$176.84	$191.59	$206.32	$221.06	$235.79	$250.53	$265.27	$280.01	$294.75
49	$171.73	$187.34	$202.95	$218.57	$234.18	$249.79	$265.40	$281.00	$296.62	$312.23
50	$181.88	$198.41	$214.95	$231.48	$248.02	$264.55	$281.09	$297.62	$314.16	$330.69
51	$193.27	$210.85	$228.42	$245.99	$263.57	$281.13	$298.71	$316.27	$333.85	$351.42
52	$205.67	$224.37	$243.07	$261.77	$280.46	$299.16	$317.86	$336.56	$355.26	$373.96
53	$219.03	$238.94	$258.85	$278.77	$298.67	$318.58	$338.50	$358.41	$378.32	$398.24
54	$233.52	$254.75	$275.98	$297.21	$318.43	$339.66	$360.89	$382.12	$403.36	$424.59
55	$249.02	$271.66	$294.30	$316.94	$339.58	$362.22	$384.87	$407.49	$430.14	$452.76
56	$232.46	$253.59	$274.73	$295.85	$316.99	$338.12	$359.26	$380.38	$401.52	$422.65
57	$246.99	$269.44	$291.89	$314.35	$336.80	$359.25	$381.71	$404.16	$426.61	$449.07
58	$262.43	$286.29	$310.14	$334.00	$357.86	$381.72	$405.57	$429.43	$453.29	$477.15
59	$278.70	$304.04	$329.37	$354.71	$380.05	$405.38	$430.72	$456.05	$481.40	$506.73
60	$296.25	$323.19	$350.12	$377.05	$403.98	$430.92	$457.85	$484.78	$511.71	$538.65

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.
WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life Monthly Premiums (You have to be a member to qualify)

Additional Monthly Live Well USA Fee **$19.99**

Member, Tobacco

Guaranteed issue benefit maximum is $150,000 for issue ages 18-60 and $75,000 for issue ages 61 and above. Benefit amounts above those limits are subject to underwriting. To access this policy, **all applicants must become a Member of Live Well USA at an additional $19.99 monthly membership rate**, which provides exclusive access to these benefits and other valuable membership perks.

Issue Age	$55,000	$60,000	$65,000	$70,000	$75,000	$80,000	$85,000	$90,000	$95,000	$100,000
61	$309.91	$338.09	$366.26	$394.43	$422.61	n/a	n/a	n/a	n/a	n/a
62	$331.04	$361.14	$391.23	$421.32	$451.42	n/a	n/a	n/a	n/a	n/a
63	$353.77	$385.93	$418.10	$450.26	$482.42	n/a	n/a	n/a	n/a	n/a
64	$377.83	$412.18	$446.53	$480.88	$515.23	n/a	n/a	n/a	n/a	n/a
65	$403.91	$440.63	$477.35	$514.07	$550.79	n/a	n/a	n/a	n/a	n/a
66	$432.74	$472.08	$511.42	$550.76	$590.10	n/a	n/a	n/a	n/a	n/a
67	$465.10	$507.38	$549.66	$591.94	$634.22	n/a	n/a	n/a	n/a	n/a
68	$500.57	$546.08	$591.58	$637.09	$682.60	n/a	n/a	n/a	n/a	n/a
69	$538.66	$587.63	$636.60	$685.56	$734.53	n/a	n/a	n/a	n/a	n/a
70	$579.95	$632.67	$685.40	$738.12	$790.84	n/a	n/a	n/a	n/a	n/a

For issue ages 18-60, premiums shown include coverage for the Accidental Death Benefit Rider.
Fields showing n/a represent combinations of issue age and benefit amount outside allowable issue limits.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life

Additional Monthly Live Well USA Fee **$19.99**

Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Provisions may vary by state.

Exclusions for Accidental Death Benefit Rider

Assurity will not pay benefits for losses under the Accidental Death Benefit Rider caused by or the result of any Insured Person(s):

- operating, learning to operate, or serving as a crew member of any aircraft;
- engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving;
- riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- officiating, coaching, practicing for or participating in any semi-professional or professional competitive athletic contest for which any type of compensation or renumeration is received;
- having a sickness, disease or infection other than infection from accidental bodily injury received while this rider is in force;
- being exposed to war or any act of war, declared or undeclared;
- actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or any Reserves, except during the active duty training of less than 60 days;
- being addicted to drugs or suffering from alcoholism;
- being under the influence of an excitant, depressant, hallucinogen, narcotic, or any other drug or intoxicant, including those prescribed by a Physician that are misused;
- being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed by a Physician);
- committing or attempting to commit a felony;
- being incarcerated in a penal institution or government detention facility;
- participating in a riot, insurrection or rebellion;
- driving any taxi for wage, compensation or profit;
- engaging in an illegal occupation;
- intentionally self-inflicting an injury;
- committing or attempting to commit suicide, while sane or insane; or
- traveling outside the United States or Canada for more than 14 days.

Exclusions for Disability Waiver of Premium Certificate Rider

Assurity will not pay benefits for losses under the Disability Waiver of Premium Certificate Rider caused by or the result of any Insured Person(s):

- war or any act of war, declared or undeclared;
- any attempt at suicide or intentionally self-inflicting an Injury or Sickness, while sane or insane;
- participating in a riot, insurrection or an act of terrorism;
- being intoxicated (as defined by the jurisdiction where loss occurs) or under the influence of an illegal substance or any drug (except as prescribed to the Insured Person by a Physician);
- committing or attempting to commit a felony; or
- any injuries received while serving in the Armed Forces or units auxiliary thereto.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Whole Life

Additional Monthly Live Well USA Fee **$19.99**

Limitations, Conditions and Exclusions

The following represents some policy limitations, conditions and exclusions. For complete details of the coverage, please contact your agent, Provisions may vary by state.

Limitations - Availability of this product, and its benefits and premiums as presented, is subject to the approval of Assurity. Product availability, features and rates may vary by state. All benefits, premiums, conditions, exclusions and limitations are governed by the actual contract as provided by Assurity, not this proposal.

Suicide - If an Insured Person dies by suicide within two years of the issue date, liability is limited to a refund of premiums paid for coverage provided for that Insured Person, less any Loan Balance and less benefits paid under this Certificate or any riders.

Limitations for Disability Waiver of Premium Rider

- The premium waived will correspond to the premium mode.
- Premiums will only be waived while the Insured Person is alive.
- Premiums will only be waived until the Waiver of Premium Rider terminates.
- Premiums will be refunded from the date of total disability, but in no event will premiums be refunded more than one year prior to the date notice of claim is received at Assurity's administrative office.
- Premiums must continue to be paid when due until the Insured Person's total disability claims is approved.
- If total disability starts during a grace period, the premium due must be paid before subsequent premiums will be waived.
- Coverage connot be changed while premiums are being waived.

Coverage Conditions

Actively Employed – The employee must be actively employed to be eligible for coverage.

Right to Cancel – The contract contains a 30-day free look period.

Termination - Whole life insurance coverage will terminate the earliest of the following: the date policy terminates for any reason (portability available); the date member is no longer an member (portability available); when premiums are not paid by the end of the grace period; the anniversary after the Insured Person's 121st birthday (the expiration date listed on the schedule); the date receives written notice to terminate unless the notice specifies a later date; or upon the Insured Person's Death. Coverage provided by rider subject to different termination provision – see rider language for details.

Exclusions for Accelerated Death Benefit for Chronic Illness Rider

Assurity will not pay benefits under the Accelerated Death Benefit for Chronic Illness Rider for Chronic Illnesses that are caused by or are the result of the Insured Person(s):

- being exposed to war or any act of war, declared or undeclared;
- being addicted to drugs or suffering from alcoholism;
- committing or attempting to commit a felony;
- intentionally self-inflicting an injury; or
- attempting to commit suicide, while sane or insane.

WHOLE LIFE INSURANCE and its rider's availability, benefits and premiums as presented may be subject to approval of Carrier. Some applicants may not be eligible for coverage. Whole Life Insurance and its riders may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured member's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy/certificate, the terms of the policy/certificate prevail. For complete benefit description and conditions, see the policy/certificate. Policy availability, features and rates may vary by state.

Helping you protect what matters most.

Life Insurance You Can Count On

At Live Well USA, we are committed to enhancing the quality of life for our members by offering products and services that provide peace of mind and financial security. By joining Live Well USA, you gain access to life insurance coverage backed by financially strong and dependable carriers, ensuring protection for you and your loved ones when it matters most.

Our insurance partners share Live Well USA's dedication to improving lives and supporting our members during challenging times. Their long-standing financial stability reflects a proven ability to deliver on promises, offering reliable coverage that is simple to understand and easy to secure. With a focus on serving the best interests of policyholders, our partners operate with integrity, compassion, and a commitment to sustainable practices that benefit communities and the planet.

At Live Well USA, we believe in creating a brighter future together. Our mission is to provide resources and opportunities that empower our members to live well—today and every day.

Insurance products and services are offered in all states & Washington D.C. except Washington State.