

## THE YOUNG AMERICAN LEGACY

- ☆ Single Premium Permanent Life Insurance
- ☆ Male and Female Rates
- ☆ Minimum Amount \$5,000
- ☆ Issue Ages (age nearest) 0-19
- ☆ Dividends Projected at Current Rates  
(Not Guaranteed)
- ☆ Provides Guaranteed Cash Value, Paid-Up Insurance
- ☆ Policy Loan Provision - Guaranteed Loan with Variable Interest Rate
- ☆ Additional Benefits: See Additional Benefits Pamphlet for details  
Accelerated Benefit Rider (ABR)
- ☆ Amounts over \$100,000, contact Home Office.
- ☆ Computer Illustrations Available Upon Request.

For use with Form #05 SPWL



**For Agent Use Only**

YAL-1/06

## PLAN DESCRIPTION

The Young American Legacy plan provides an immediate, guaranteed death benefit and cash value from the payment of a single premium. This plan is eligible for the payment of dividends, which are not guaranteed. Dividends, when paid, will be used to purchase additional paid-up life insurance.

Parents and grandparents can establish an enduring program of life insurance and cash values, which will grow during the lifetime of the insured child. The death benefit, when payable, will not be taxed as income to the beneficiary and will not be subject to probate.

To qualify for coverage, proposed insureds must satisfy all medical and non-medical requirements for their age and the "net amount at risk" under the policy. The net amount of risk (N.A.R.) is the difference between the premium and the face amount of the policy: N.A.R. = Face Amount - Premium.

Applicants may purchase coverage by designating a specific amount of premium to the plan. Illustration software is available to simplify this process. Because these illustrations display dividends, which are a non-guaranteed element, a signed illustration or Illustration Certification must be submitted with each application.

The Young American Legacy plan is a modified endowment contract as defined by IRC Sec. 7702. Applicants should be informed of the possible tax consequences. Careful attention to the ownership of the policy may help to modify the tax consequences of a modified endowment. We will provide the policyowner with all required disclosures.

YOUNG AMERICAN LEGACY							
RATES PER \$1,000							
MINIMUM: \$5,000			POLICY FEE: \$100.00				
MALE			FEMALE				
AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's
0	96.12			0	83.17		
1	97.98			1	85.22		
2	100.50			2	87.54		
3	103.34			3	90.06		
4	106.44			4	92.75		
5	109.73			5	95.55		
6	113.13			6	98.47		
7	116.63			7	101.49		
8	120.25			8	104.56		
9	123.98			9	107.74		
10	127.83			10	111.01		
11	131.94			11	114.49		
12	136.14			12	118.07		
13	140.41			13	121.71		
14	144.75			14	125.44		
15	149.14			15	129.26		
16	154.34			16	133.97		
17	159.59			17	138.82		
18	164.89			18	143.84		
19	170.33			19	149.03		

YOUNG AMERICAN LEGACY WHOLE LIFE														
Values Per \$1,000														
MALE 1ST YR			MALE 5TH YR			MALE 10TH YR			MALE 20TH YR					
AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's			
0	65	13	1	75	85	6	6	0	90	181	16	127	401	51
1	67	13	1	78	84	7	1	1	94	181	17	132	401	53
2	70	13	1	81	84	7	2	2	97	181	18	136	401	54
3	72	13	1	84	85	7	3	3	101	181	18	140	401	56
4	75	13	1	87	84	7	4	4	104	181	19	145	401	58
5	78	13	1	90	84	8	5	5	108	181	20	150	401	60
6	81	13	1	94	84	8	6	6	112	181	20	155	401	62
7	84	13	1	97	84	8	7	7	116	181	21	160	401	64
8	87	13	1	101	84	8	8	8	119	181	22	166	400	66
9	90	13	1	104	84	9	9	9	123	181	22	171	401	69
10	94	13	1	108	84	9	10	10	127	181	23	177	400	71
11	97	13	1	112	84	9	11	11	132	181	24	184	401	74
12	101	13	1	116	84	10	12	12	136	181	25	190	401	76
13	104	13	1	119	84	10	13	13	140	181	25	197	401	79
14	108	13	1	123	84	10	14	14	145	181	26	204	400	82
15	112	13	1	127	84	11	15	15	150	181	27	211	401	84
16	116	13	1	132	85	11	16	16	155	181	28	218	401	87
17	119	13	2	136	84	11	17	17	160	181	29	226	401	90
18	123	13	2	140	84	12	18	18	166	181	30	234	400	94
19	127	13	2	145	85	12	19	19	171	181	31	242	401	97

YOUNG AMERICAN LEGACY WHOLE LIFE														
Values Per \$1,000														
FEMALE 1ST YR			FEMALE 5TH YR			FEMALE 10TH YR			FEMALE 20TH YR					
AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's	AGE	Guar. Cash Value	Paid Up Add's	C.V. Pd.Up Add's			
0	55	13	1	63	84	5	0	0	76	181	14	109	400	44
1	57	13	1	66	84	6	1	1	79	181	14	113	400	45
2	59	13	1	68	84	6	2	2	82	181	15	117	400	47
3	61	13	1	71	84	6	3	3	85	181	15	121	400	49
4	63	13	1	73	84	6	4	4	88	181	16	126	400	50
5	66	13	1	76	85	6	5	5	91	181	17	130	401	52
6	68	13	1	79	85	7	6	6	95	181	17	135	400	54
7	71	13	1	82	84	7	7	7	98	181	18	140	400	56
8	73	13	1	85	85	7	8	8	102	181	18	145	401	58
9	76	13	1	88	84	7	9	9	105	181	19	150	400	60
10	79	13	1	91	84	8	10	10	109	181	20	156	400	62
11	82	13	1	95	85	8	11	11	113	181	20	161	400	65
12	85	13	1	98	84	8	12	12	117	181	21	167	400	67
13	88	13	1	102	84	9	13	13	121	181	22	173	400	69
14	91	13	1	105	84	9	14	14	126	181	23	179	400	72
15	95	13	1	109	84	9	15	15	130	181	24	186	400	74
16	98	13	1	113	84	10	16	16	135	181	24	192	400	77
17	102	13	1	117	84	10	17	17	140	181	25	199	400	80
18	105	13	1	121	84	10	18	18	145	181	26	206	400	83
19	109	13	1	126	84	11	19	19	150	181	27	214	400	85