

NovaTerm

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|---|--|--------------------|--------------|--------------------|--------------|--------------------|--------------|--------------------|--------------|
| Selling Points | <p>Affordability.</p> <p>Preferred and Super-Preferred rate classes.</p> <p>Financial Protection.</p> <p>Ideal for mortgages, personal loan protection, and business continuation plans.</p> <p>Riders can be added to our <i>American</i> whole life plan or a <i>NovaTerm</i> base plan.</p> <p>Convertible to age 70.</p> | | | | | | | | |
| Product Issue Ages | <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">10-Year Level Term</td> <td style="text-align: right;">Ages 20 – 70</td> </tr> <tr> <td>15-Year Level Term</td> <td style="text-align: right;">Ages 20 – 65</td> </tr> <tr> <td>20-Year Level Term</td> <td style="text-align: right;">Ages 20 – 60</td> </tr> <tr> <td>30-Year Level Term</td> <td style="text-align: right;">Ages 20 – 50</td> </tr> </table> | 10-Year Level Term | Ages 20 – 70 | 15-Year Level Term | Ages 20 – 65 | 20-Year Level Term | Ages 20 – 60 | 30-Year Level Term | Ages 20 – 50 |
| 10-Year Level Term | Ages 20 – 70 | | | | | | | | |
| 15-Year Level Term | Ages 20 – 65 | | | | | | | | |
| 20-Year Level Term | Ages 20 – 60 | | | | | | | | |
| 30-Year Level Term | Ages 20 – 50 | | | | | | | | |
| Minimum Amount | \$100,000 | | | | | | | | |
| Maximum Amount | None | | | | | | | | |
| Term Riders Available For Nova Term Base Plan | <p><i>NovaTerm</i></p> <p>10-Year Level Term (Under \$100,000)</p> <p>20-Year Level Term (Under \$100,000)</p> | | | | | | | | |
| Renewable | Yes. May re-enter with evidence of insurability. May continue as ART. | | | | | | | | |
| Convertible | Yes | | | | | | | | |
| Premium Classes | <p>Preferred Non-Tobacco</p> <p>Standard Non-Tobacco</p> <p>Preferred Tobacco</p> <p>Standard Tobacco</p> <p>Super Preferred Non-Tobacco</p> | | | | | | | | |
| Premiums Guaranteed | Yes | | | | | | | | |
| MKT-NT-1 | <div style="display: flex; justify-content: space-between;"> (Over) For Agent Use Only </div> | | | | | | | | |

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|---------------------------|---|
| Application | Form AHL-U-03 ALT and state variations. |
| Medical Requirements | See Table of Underwriting Requirements. |
| Conditional Receipt Limit | <p>\$250,000</p> <p>Applications for coverage over \$250,000 must be submitted COD, with the Conditional Receipt attached to the application.</p> |
| Illustrated Product | No. However, if an illustration is used in the sales process, we recommend the completion of the required forms. |
| Marketing Materials | Term brochure |
| Policy Form | <p>06 NTI</p> <p>For use with policy forms 05 WL, 06 NTIR, 06 NTISR, 06 LTI, 06 LTIR, 06 TLI, 06 TLIR, and CTIB (state variations may apply).</p> |



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