

## New Jersey State-Approved Life Products and Forms

PRODUCT	Issue Age	Coverage Amount	Application	Additional App Forms	ADB Rider	WP Rider	JPB Rider	GIO Rider
WL-Traditional Whole Life	0-90	\$10,000+	A1-2015-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
SP-Single Premium Whole Life	0-100	\$10,000+	A1-2015-NJ	N/A	Age 10-60	N/A	N/A	N/A
Life Paid Up at 70	0-65	\$10,000+	A1-2015-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
5PL- 5 Year Limited Payment Whole Life	0-90	\$10,000+	A1-2015-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
10PL- 10 Year Limited Payment Whole Life	0-90	\$10,000+	A1-2015-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
15PL- 15 Year Limited Payment Whole Life	0-90	\$10,000+	A1-2015-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
20PL- 20 Year Limited Payment Whole Life	0-90	\$10,000+	A1-2015-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
WL-Traditional Whole Life	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
SP-Single Premium Whole Life	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	N/A	N/A	N/A
Life Paid Up at 70	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
5PL- 5 Year Limited Payment Whole Life	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
10PL- 10 Year Limited Payment Whole Life	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
15PL- 15 Year Limited Payment Whole Life	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
20PL- 20 Year Limited Payment Whole Life	0-20	\$10,000	EXP101-2016-NJ	N/A	Age 10-60	Age 0-55	App (I) 0-15 (P) 20-55	Age 0-37
10RLT- 10 Year Renewable Level Term	16-65	\$25,000+	A1-2015-NJ	N/A	Age 16-60	Age 16-55	N/A	N/A
15RLT- 15 Year Renewable Level Term	16-60	\$25,000+	A1-2015-NJ	N/A	Age 16-60	Age 16-55	N/A	N/A
20RLT- 20 Year Renewable Level Term	16-55	\$25,000+	A1-2015-NJ	N/A	Age 16-60	Age 16-55	N/A	N/A
30RLT- 30 Year Renewable Level Term	16-45	\$25,000+	A1-2015-NJ	N/A	Age 16-60	Age 16-55	N/A	N/A
10QLT- 10 Year Quick Issue Level Term	16-65	\$25,000+	A1-2015-NJ	N/A	N/A	N/A	N/A	N/A
15QLT- 15 Year Quick Issue Level Term	16-60	\$25,000+	A1-2015-NJ	N/A	N/A	N/A	N/A	N/A
20QLT- 20 Year Quick Issue Level Term	16-55	\$25,000+	A1-2015-NJ	N/A	N/A	N/A	N/A	N/A
30QLT- 30 Year Quick Issue Level Term	16-45	\$25,000+	A1-2015-NJ	N/A	N/A	N/A	N/A	N/A
10DT-10 Year Mortgage Decreasing Term	16-65	\$25,000+	A1-2015-NJ	N/A	N/A	Age 16-55	N/A	N/A
15DT-15 Year Mortgage Decreasing Term	16-65	\$25,000+	A1-2015-NJ	N/A	N/A	Age 16-55	N/A	N/A
20DT-20 Year Mortgage Decreasing Term	16-60	\$25,000+	A1-2015-NJ	N/A	N/A	Age 16-55	N/A	N/A
25DT-25 Year Mortgage Decreasing Term	16-55	\$25,000+	A1-2015-NJ	N/A	N/A	Age 16-55	N/A	N/A
30DT-30 Year Mortgage Decreasing Term	16-50	\$25,000+	A1-2015-NJ	N/A	N/A	Age 16-55	N/A	N/A

(I) - Insured

(P) - Payer