

## West Virginia 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     | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| SP-Single Premium Whole Life             | 0-100     | \$10,000+       | A1-2015     | N/A                  | Age 10-60 | N/A       | N/A                    | N/A       |
| Life Paid Up at 70                       | 0-65      | \$10,000+       | A1-2015     | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 5PL- 5 Year Limited Payment Whole Life   | 0-90      | \$10,000+       | A1-2015     | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 10PL- 10 Year Limited Payment Whole Life | 0-90      | \$10,000+       | A1-2015     | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 15PL- 15 Year Limited Payment Whole Life | 0-90      | \$10,000+       | A1-2015     | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 20PL- 20 Year Limited Payment Whole Life | 0-90      | \$10,000+       | A1-2015     | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| WL-Traditional Whole Life                | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| SP-Single Premium Whole Life             | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | N/A       | N/A                    | N/A       |
| Life Paid Up at 70                       | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 5PL- 5 Year Limited Payment Whole Life   | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 10PL- 10 Year Limited Payment Whole Life | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 15PL- 15 Year Limited Payment Whole Life | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 20PL- 20 Year Limited Payment Whole Life | 0-20      | \$10,000        | EXP101-2016 | N/A                  | Age 10-60 | Age 0-55  | Age (I) 0-15 (P) 20-55 | Age 0-37  |
| 10RLT- 10 Year Renewable Level Term      | 16-65     | \$25,000+       | A1-2015     | N/A                  | Age 16-60 | Age 16-55 | N/A                    | N/A       |
| 15RLT- 15 Year Renewable Level Term      | 16-60     | \$25,000+       | A1-2015     | N/A                  | Age 16-60 | Age 16-55 | N/A                    | N/A       |
| 20RLT- 20 Year Renewable Level Term      | 16-55     | \$25,000+       | A1-2015     | N/A                  | Age 16-60 | Age 16-55 | N/A                    | N/A       |
| 30RLT- 30 Year Renewable Level Term      | 16-45     | \$25,000+       | A1-2015     | 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     | N/A                  | N/A       | N/A       | N/A                    | N/A       |
| 15QLT- 15 Year Quick Issue Level Term    | 16-60     | \$25,000+       | A1-2015     | N/A                  | N/A       | N/A       | N/A                    | N/A       |
| 20QLT- 20 Year Quick Issue Level Term    | 16-55     | \$25,000+       | A1-2015     | N/A                  | N/A       | N/A       | N/A                    | N/A       |
| 30QLT- 30 Year Quick Issue Level Term    | 16-45     | \$25,000+       | A1-2015     | N/A                  | N/A       | N/A       | N/A                    | N/A       |
| 10DT-10 Year Mortgage Decreasing Term    | 16-65     | \$25,000+       | A1-2015     | N/A                  | N/A       | Age 16-55 | N/A                    | N/A       |
| 15DT-15 Year Mortgage Decreasing Term    | 16-65     | \$25,000+       | A1-2015     | N/A                  | N/A       | Age 16-55 | N/A                    | N/A       |
| 20DT-20 Year Mortgage Decreasing Term    | 16-60     | \$25,000+       | A1-2015     | N/A                  | N/A       | Age 16-55 | N/A                    | N/A       |
| 25DT-25 Year Mortgage Decreasing Term    | 16-55     | \$25,000+       | A1-2015     | N/A                  | N/A       | Age 16-55 | N/A                    | N/A       |
| 30DT-30 Year Mortgage Decreasing Term    | 16-50     | \$25,000+       | A1-2015     | N/A                  | N/A       | Age 16-55 | N/A                    | N/A       |

(I) - Insured

(P) - Payer