



PERMANENT LIFE PRODUCTS COMPARISON SUMMARY

FEATURES	Super EZ [®] Complete	VantisValue SM /VantisValue SM Plus (Straight Life, Life Paid-up at age 65, 10-Pay & 20-Pay Life)	Guaranteed Golden [®]	EstateWise [®] Platinum Single Premium Whole Life
ISSUE AGE	<ul style="list-style-type: none"> 0 through 60 years (Straight Life) 0 through 55 years (Life paid-up at age 65, 10-Pay & 20-Pay Life) 	<ul style="list-style-type: none"> 0 through 70 years (Straight Life) 0 through 55 years (Life Paid-up at age 65, 10-Pay & 20-Pay Life) 	<ul style="list-style-type: none"> 50 through 80 years (lower maximum age in some states) 	<ul style="list-style-type: none"> 50 through 80 years
FACE AMOUNT & UNDERWRITING CLASSES	<ul style="list-style-type: none"> \$10,000 - \$100,000 Standard (Tobacco & Non-Tobacco) 	VantisValue <ul style="list-style-type: none"> \$10,000 - \$5,000,000 (ages 61 through 70) \$100,001 - \$5,000,000 (ages 0 through 60) VantisValue Plus <ul style="list-style-type: none"> \$100,000 - \$5,000,000 Standard (Tobacco & Non-Tobacco) UltraSelect, SelectPlus, Select (Non-Tobacco) 	<ul style="list-style-type: none"> \$5,000, \$10,000, \$15,000 or \$20,000 Limited Death Benefit during policy first 2 years (May vary by state) Maximum cumulative coverage of \$20,000 per insured Standard 	<ul style="list-style-type: none"> \$10,000 Minimum Premium \$175,000 Maximum Premium (simplified issue only) \$500,000 Maximum Premium (fully underwritten) Standard (Tobacco & Non-Tobacco)
PREMIUMS	<ul style="list-style-type: none"> Level premiums for life (Straight Life) Level premiums to age 65 (Life paid-up at Age 65) Level premiums for 10 or 20 years (10-Pay or 20-Pay Life) 	<ul style="list-style-type: none"> Level premiums for life (Straight Life) Level premiums to age 65 (Life paid-up at Age 65) Level premiums for 10 or 20 years (10-Pay or 20-Pay Life) 	<ul style="list-style-type: none"> Level premiums for life 	<ul style="list-style-type: none"> Single Premium
RATE/COST	<ul style="list-style-type: none"> Varies by insured's age, gender, tobacco use, health & hobbies. Use Agentweb to obtain accurate quotes 	<ul style="list-style-type: none"> Varies by insured's age, gender, tobacco use, health & hobbies. Use Agentweb to obtain accurate quotes/illustrations 	<ul style="list-style-type: none"> Varies by insured's age, gender, and the amount of coverage. Use Agentweb to obtain accurate quotes/illustrations 	<ul style="list-style-type: none"> Varies by insured's age, gender & tobacco use. Use Agentweb to obtain accurate quotes/illustrations
RIDERS	<ul style="list-style-type: none"> Living Benefit Rider - Included at no cost 	<ul style="list-style-type: none"> Disability Waiver of Premium - available at additional cost from age 15 through 55 Living Benefit Rider - Included at no cost 	<ul style="list-style-type: none"> Not Available 	<ul style="list-style-type: none"> Principal Guarantee Chronic Illness Critical Illness Terminal Illness Charitable Giving
EARN CASH VALUE	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes
EARN DIVIDEND	<ul style="list-style-type: none"> No 	<ul style="list-style-type: none"> VantisValue: No VantisValue Plus: Yes 	<ul style="list-style-type: none"> No 	<ul style="list-style-type: none"> No
MATURITY DATE	<ul style="list-style-type: none"> Lifetime Coverage Coverage ends at age 121 	<ul style="list-style-type: none"> Lifetime Coverage Coverage ends at age 121 	<ul style="list-style-type: none"> Lifetime Coverage Level Death Benefit (after the first 2 policy years) Coverage ends at age 121 	<ul style="list-style-type: none"> Lifetime Coverage Coverage ends at age 121
REQUIRED FORMS	<ul style="list-style-type: none"> Super EZ Complete Application Premium Payment Authorization (for EFT & Credit card payments) Temporary Insurance Agreement (if initial premium is received) 	<ul style="list-style-type: none"> Permanent Life Application Premium Payment Authorization (for EFT & Credit card payments) Temporary Insurance Agreement (if initial premium is received) Financial questionnaire required for all business insurance; and individual coverage beginning \$1,000,000 	<ul style="list-style-type: none"> Guaranteed Golden Application Premium Payment Authorization (for EFT & Credit Card payments) Initial premium must be paid - no TIA is required 	<ul style="list-style-type: none"> Single Premium Whole Life (SPWL) Application SPWL Temporary Insurance Agreement (if initial premium is received)

Note: A prescription database search is also made on all permanent life products (except Guaranteed Golden), providing Vantis Life with medications, dosages and prescribing physician's information. Permanent life products are issued based on age last birthday. Not available in all states. Standard plans are shown (state variations may exist). Revised: November 2017