

# Vantis Life®

## Term Life Plans Comparison Summary

PRODUCTS			
FEATURES	SUPER EZ TERM	LEVEL TERM <i>(a.k.a. SuperTerm in CT; VantisTerm in all other states)</i>	SINGLE PREMIUM CHILDREN'S TERM
ISSUE AGE	<ul style="list-style-type: none"> <li>21 through 60 (Super EZ 10 &amp; 15)</li> <li>21 through 55 (Super EZ 20)</li> </ul>	<ul style="list-style-type: none"> <li>21 through 70 (Level Term 10)</li> <li>21 through 65 (Level Term 15)</li> <li>21 through 60 (Level Term 20)</li> <li>21 through 50 (Level Term 25)</li> <li>21 through 45 (Level Term 30)</li> </ul>	<ul style="list-style-type: none"> <li>15 days through 15 years</li> </ul>
FACE AMOUNT	<ul style="list-style-type: none"> <li>\$25,000 Minimum</li> <li>300,000 Maximum</li> </ul> <b>(Cumulative coverage limit of \$300,000 per Insured)</b>	<ul style="list-style-type: none"> <li>\$ 100,000 Minimum</li> <li>\$5,000,000 Maximum</li> </ul> <b>(Greater than \$5MM, contact Home Office)</b>	<ul style="list-style-type: none"> <li>\$10,000</li> </ul>
UNDERWRITING CLASS	<ul style="list-style-type: none"> <li>Standard</li> <li>Simplified issue - Generally, no medical exam or lab tests needed</li> <li>Approval is subject to underwriting review and requirements which may include an Attending Physician Statement (APS) and in some cases a medical exam and/or lab test.</li> </ul>	<ul style="list-style-type: none"> <li>* UltraSelect</li> <li>* SelectPlus</li> <li>* Select</li> <li>Standard (Non-Tobacco &amp; Tobacco)</li> <li>Sub-standard (Non-Tobacco &amp; Tobacco)</li> <li>* <b>UltraSelect, SelectPlus &amp; Select classes for Non-tobacco use, only</b></li> </ul>	<ul style="list-style-type: none"> <li>The policy is written on a non-medical basis. However, data will be obtained from applicants and other sources such as, proposed insureds' medical records</li> </ul>
RATE/COST	<ul style="list-style-type: none"> <li>Varies by insured's age, gender, tobacco use, hobbies, health &amp; other related factors. Use Agentweb to obtain accurate quotes</li> </ul>	<ul style="list-style-type: none"> <li>Varies by insured's age, gender, tobacco use, hobbies, health &amp; other related factors. Use Agentweb to obtain accurate quotes</li> </ul>	<ul style="list-style-type: none"> <li>\$295</li> </ul>
PREMIUMS	<ul style="list-style-type: none"> <li>Level &amp; guaranteed during the first 10, 15 &amp; 20 years, depending on plan type and then will renew to a Yearly Renewable Term (YRT) with a yearly increase thereafter</li> </ul>	<ul style="list-style-type: none"> <li>Level &amp; guaranteed during the first 10, 15, 20, 25 &amp; 30 years, depending on plan type and then will renew to a Yearly Renewable Term (YRT) with a yearly increase thereafter</li> </ul>	<ul style="list-style-type: none"> <li>Single Premium</li> </ul>
RETURN OF PREMIUM (ROP)	<ul style="list-style-type: none"> <li>Not Available</li> </ul>	<ul style="list-style-type: none"> <li>Available on Level Term 20, 25 &amp; 30 (for details, refer to ROP section of Product Presentation on Vantis University)</li> </ul>	<ul style="list-style-type: none"> <li>Not Available</li> </ul>
WAIVER OF PREMIUM	<ul style="list-style-type: none"> <li>Not Available</li> </ul>	<ul style="list-style-type: none"> <li>Available at additional cost at issue only</li> <li>Available from ages 21 through 55</li> <li>Expires at age 60</li> <li>Disability benefit period ends at age 65</li> </ul>	<ul style="list-style-type: none"> <li>Not Available</li> </ul>
EXPIRATION	<ul style="list-style-type: none"> <li>Age 85</li> </ul>	<ul style="list-style-type: none"> <li>Age 85</li> </ul>	<ul style="list-style-type: none"> <li>Coverage ends at age 22</li> </ul>
CONVERSION	<ul style="list-style-type: none"> <li>Convertible through age 65</li> <li>Conversion with no evidence of insurability allowed only if prior to the final 5 years of the end of the contract term</li> </ul>	<ul style="list-style-type: none"> <li>Convertible to permanent insurance without proof of insurability prior to policy anniversary following insured's 65<sup>th</sup> birthday</li> </ul>	<ul style="list-style-type: none"> <li>Convertible to a permanent policy (up to the anniversary date corresponding to insured's 22<sup>nd</sup> birthday) for five times its face amount</li> </ul>
REQUIRED FORMS	<ul style="list-style-type: none"> <li>Super EZ Application</li> <li>Premium Payment Authorization (if premiums are to be drafted electronically from policyowner's bank account or paid via credit card)</li> <li>Temporary Insurance Agreement or Conditional Advanced Receipt (for NY only) if initial premium is received</li> </ul>	<ul style="list-style-type: none"> <li>Level Term/Permanent Life Application</li> <li>Premium Payment Authorization (for EFT &amp; credit card payments)</li> <li>Temporary Insurance Agreement or Conditional Advanced Receipt (for NY only) if initial premium is received</li> <li>Financial questionnaire for all business insurance; for individuals \$1,000,000 or more</li> </ul>	<ul style="list-style-type: none"> <li>Children's Term Application</li> <li>Single premium must be paid - no Temporary Insurance Agreement or Conditional Advanced Receipt (for NY only) is required</li> </ul>

Note: A prescription database search is also made on all term Products (except Children's Term), providing Vantis Life with medications, dosages and prescribing physician's information. Life insurance is issued by Vantis Life Insurance Company, Windsor, CT (all states except NY) and by Vantis Life Insurance Company of New York, Brewster, NY (NY only). Term products are issued based on age nearest birthday Not available in all states Standard plans are shown (state variations may exist) Revised: January 2017