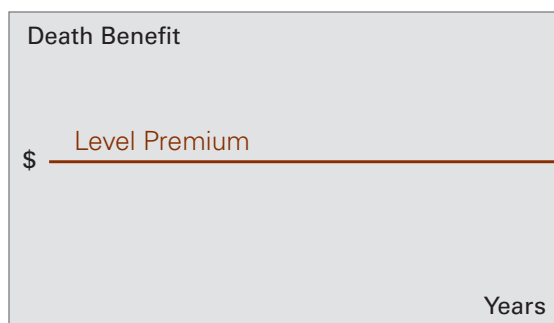


Which Life Insurance is Right for You?

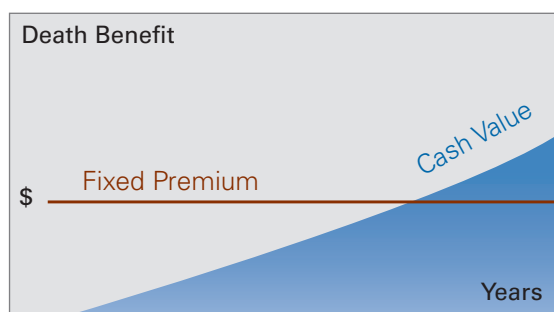
At-a-Glance



Term Insurance

Term life insurance is a form of temporary insurance that provides a lump-sum payout upon death for a stated period of time. Since term insurance can be purchased in large amounts and for a relatively small out-of-pocket expense, it is most suitable for income replacement and short-range goals (i.e., to pay off a mortgage or loan, to fund a child's education, etc.).

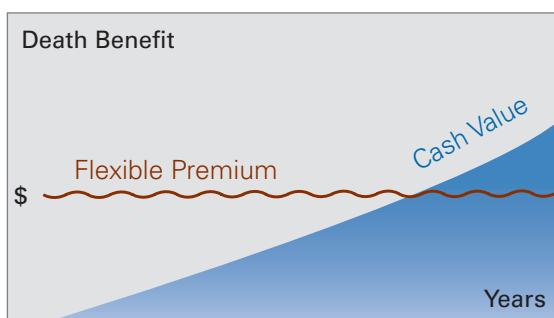
Death Benefit = Fixed
 Premium = Choice of level or increasing
 Cash Value = No
 Goal: Pure Protection



Whole Life

Whole Life is a form of permanent insurance that covers a client for as long as he or she lives and continues to make the required premium payment. Whole Life can be a good fit for achieving long-range goals, as the premiums remain the same for the life of the policy. In addition, cash values may provide money to help with temporary needs or emergencies that may arise.

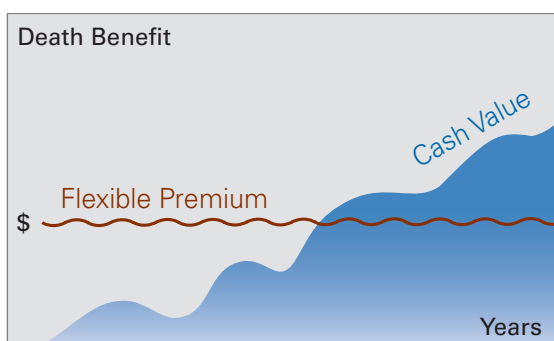
Death Benefit: Fixed or Increasing
 Premium: Fixed
 Cash Value: Yes
 Goal: Protection and Cash Value



Universal Life

Universal Life is a permanent, flexible-premium, adjustable death benefit life insurance policy that builds cash value. The flexibility of this policy allows you to change the amount of insurance, as your needs for it change. Some of these changes may require an additional medical exam. Universal Life makes sense for those individuals who have a long-term need for life insurance and desire premium flexibility.

Death Benefit: Fixed or Flexible
 Premium: Flexible
 Cash Value: Yes, based on declared interest rate
 Goal: Protection and Cash Value



Variable Universal Life

Variable Universal Life is a permanent, flexible-premium type of insurance that builds cash value. This cash value is allocated to various investment subaccounts at the discretion of the policy owner. Variable Universal Life can be a good fit for people who have a long-term need for insurance and desire the upside potential that the underlying variable investment options may provide.

Death Benefit: Fixed or Flexible
 Premium: Flexible
 Cash Value: Grow or decline, based on performance of market-based investment options¹
 Goal: Protection and Cash Value

Life Insurance At-A-Glance

Type of Insurance	Description	Control Over Investments	Access To Cash Value	Premium	Death Benefit Flexibility	Goal
Term	<ul style="list-style-type: none"> - Low cost - Income Replacement - Pure Protection 	No	N/A	Level or increasing for a specified period of time	No	Need for protection for a specified period of time
Whole Life	<ul style="list-style-type: none"> - Fixed premium coverage for life - Guaranteed minimum cash value - Dividends provide potential for additional cash 	No	<ul style="list-style-type: none"> - Access to guaranteed cash value via loan - Access dividend values by withdrawal or loan² 	Accumulated cash value can be used to pay part or all of required annual premium ³	Dividends can be used to purchase additional death benefit protection ³	Permanent need for life insurance coverage and desire for a minimum guaranteed cash value accumulation
Universal Life	<ul style="list-style-type: none"> - Interest credited at current rate - Cash value may provide a no-lapse guarantee - Flexibility 	No	- Access to cash value via loan, withdrawal or partial surrender	<ul style="list-style-type: none"> - Flexible - Minimum must cover insurance costs, maximum not to exceed IRS guidelines 	Option to increase or decrease ⁴	Long-term need for life insurance, with a desire for premium flexibility
Variable Universal Life	<ul style="list-style-type: none"> - Cash value not guaranteed and will fluctuate with the underlying investments - Flexibility 	<ul style="list-style-type: none"> - Client selects subaccount investments among stocks, bonds, money markets, etc. - Can reallocate investments without penalty² 	- Access to cash value via loan, withdrawal or partial surrender	<ul style="list-style-type: none"> - Flexible - Minimum must cover insurance costs, maximum not to exceed IRS guidelines 	Option to increase or decrease ⁴	<ul style="list-style-type: none"> - Long-term need for life insurance, with a desire for premium flexibility and upside potential - Must weather potential downside risks

¹The cash value of a variable universal life contract is not guaranteed and may be worth more or less than the total premiums paid if surrendered or withdrawn.

²Loans accrue interest, loans and withdrawals will reduce the policy's death benefit.

³Not guaranteed.

⁴Face amount decreases may result in a pro-rata surrender charge.

Variable insurance guarantees are based on claims paying ability of the issuer. Withdrawals made may be subject to fees when distributed, and treated as ordinary income. Outstanding policy loans at death, and withdrawals, will reduce the policy death benefits and cash values. The investment returns and principal value of the available subaccount portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.

This brochure highlights key features and benefits of the products. For more details on rates and policy charges, please see the illustrations provided by your licensed insurance agent.

There are fees and charges associated with variable universal life insurance that may not be applicable to whole life or universal life policies. Surrender charges may be applicable to whole, universal and variable universal life policies.

Investors should consider the investment objectives, risks, charges and expenses of the variable insurance contract and sub-accounts carefully before investing. The prospectus contains this and other information about the variable insurance contract and sub-accounts. You can obtain contract and underlying sub-account prospectuses from your financial representative. Read the prospectuses carefully before investing.