



LT PROTECTOR

10-, 15-, 20-, and 30-Year Guaranteed Level-Premium Term Life Insurance
to find out more, call:

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**Fully Guaranteed Rates for 10, 15, 20, or 30 Years
Preferred Plus Nonsmoker • \$500,000 Face Amount
Annual Premiums; Includes \$75 Annual Policy Fee**

Age	LT Protector-10		LT Protector-15		LT Protector-20		LT Protector-30	
	Male	Female	Male	Female	Male	Female	Male	Female
35	\$185	\$170	\$220	\$200	\$290	\$255	\$525	\$460
45	\$405	\$310	\$565	\$445	\$700	\$490	\$1,270	\$870
55	\$970	\$590	\$1,280	\$930	\$1,625	\$1,165	N/A	N/A

- Premiums guaranteed for entire level period and beyond.
- Renewable to age 90.
- Riders/Optional Benefits: Disability Waiver of Premium, Accidental Death Benefit and Living Benefits rider.

Premiums shown are based on Preferred Plus Nonsmoker rate class (assumes no tobacco use of any kind in the last 5 years; this class may be available to occasional cigar smokers). Suicide and other limitations apply. Medical exam is required. All applications are subject to underwriting approval and receipt of payment. Premiums increase each year after the initial guaranteed premium period. This is not a contract or an offer to contract and the description of the policy and benefits are in summary form.

