

Comments are requested by close of business June 21, 2019

[Insert Name of Insurance Company] [Insert Name of Term Policy] Disclosure

This document lists this product's key features, benefits and costs. You can get a similar summary of key product features from other insurance companies to help you compare similar products. If you have questions about this particular life insurance product, ask the agent, broker, advisor, or a company representative offering this product for clarification. If you have questions about life insurance products generally or about company or agent licensing, contact [insert name of state department of insurance].

Prepared by Agent [insert name and address]

Information about the Insured

Gender:

Issue Age of Insured:

Risk Class:

Health Examination:

Policy Information

Policy Name:

Coverage Period:

State of Issue:

Initial Death Benefit:

Can the Death Benefit Change:

Policy Effective Date:

Policy Loan Options:

Cost Information

Initial Premium Model:

Does the Premium Vary after the First Year:

Premium Funding Options:

Waiver of Premium or Deductions Options:

Surrender Charges:

Description of Costs of Insurance and Other Fees:

Additional Policy Benefits

Eligible for Dividend Payments:

Conversion Options:

Option to Extend the Policy Past Initial Term:

Optional Riders:

Living Benefit:

Option to Lower Benefits to Reduce Premiums:

Cash Value:

Fixed Account of Index Account Features: