



**Paid Up Additional Insurance Riders (PUAR) At A Glance**

2001 CSO	FLEX PAY PAID-UP ADDITIONAL INSURANCE RIDER (FPPUAR)	SINGLE PREMIUM PAID-UP ADDITIONAL INSURANCE RIDER (SPUAR)	ANNUAL PREMIUM PAID-UP ADDITIONAL INSURANCE RIDER (APUAR)
Product Availability	<b>Covenant II and Economax</b>	<b>Covenant II, Economax and Excalibur</b>	<b>New Sales for Excalibur Only</b>
Issue Ages	Ages 0 - 70	Excalibur 18 - 70 Covenant II & Economax: 0 - 70	Excalibur 18 - 70 Covenant II & Economax: 0 - 70
Rating Classes	Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco Juvenile rating class is Standard	Preferred Non-Tobacco, Standard Non-Tobacco Preferred Tobacco, Standard Tobacco Juvenile rating class is Standard	Preferred Non-Tobacco, Standard Non-Tobacco, Preferred Tobacco, Standard Tobacco Juvenile rating class is Standard
Maximums	The policyowner selects a maximum annual premium when the rider is issued. May not exceed \$100,000 per year.	\$500,000 single premium without Company approval	\$100,000 annual premium without Company approval
Minimums	\$100 per year. If the minimum premium requirement is not met for a policy year the right to continue to make payments is forfeited.	Minimum face amount of \$1,000.	Minimum annual premium of \$100.
Payment Mode	Flexible. The PO chooses whether they want to be billed for this rider. If they choose to be billed, it will be on the same mode as the base policy.	One time single premium payment, except for increases described below.	Same as base policy.
Years Payable	Premiums payable to age specified on Spec Page. Max age is 75.	Not applicable.	May be selected on application - maximum to attained age 75. Default is age 75 if none chosen. Attained age 74 is the last time a payment will be accepted.
Added after issue	This rider may be added after the original issue date of the policy.	At any time with underwriting approval. Base plan must be premium paying. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.	On policy anniversary or three months, six months or nine months after the anniversary with underwriting approval. Base plan must be premium paying. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.
Additional PUA riders	Only one active Flex Pay PUAR per policy. May not have both an APUAR and FPPUAR on the same policy. May have both SPUAR and FPPUAR on the same policy.	Only one SPUAR per policy. May have both SPUAR and APUAR on the same policy. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.	Only one active APUAR per policy. May full pay one APUAR and add another at current age with underwriting approval. May have several full paid APUARs (some restrictions may apply). May have both SPUAR and APUAR on the same policy. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.
Increases / Add'l Premium Payments	The policyowner will select a planned modal premium for billing. Premiums thereafter are variable both in amount and timing without additional underwriting as long as the annual maximum is not exceeded and the minimum premium requirement is met. But if billed, it will be billed at the same mode as the base.	Occasional increases will be allowed, with underwriting approval. Must be requested on the Policy Reissue/Change Application (Parts A and B) and HIPAA form.	On anniversary or three months, six months or nine months after the anniversary, with underwriting approval, by full paying original APUAR and adding new APUAR at current age and with underwriting. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.
Full and Partial Surrenders	May occur at any time. Must be requested on the Policy Reissue/Change Application (Part A).	May occur at any time. Must be requested on Policy Reissue/Change Application (Part A).	May occur at any time. Must be requested on the Policy Reissue/Change Application (Part A).
Using PUA for Automatic Premium Payments from Policy Values (PPV)	PPV is available to pay the base policy only. Policy values may not be used to pay the premiums for the FPPUAR.	May occur at any time. Must be requested on the PPV Form #6114 (09/11)	PPV is not allowed on a premium-paying APUAR. The APUAR must be made Full Paid first. Complete the PPV Form #6114 (09/11) to accomplish both.
Full Surrender	If all value in the rider is surrendered, the rider will terminate and no further purchases may be made.	If all value in the rider is surrendered, the rider will terminate.	If all value in the rider is surrendered, the rider will terminate and no further purchases may be made.
Partial Surrender	When value remains in this rider, further purchases will be allowed as long as the \$100 minimum premium per year is met. When a partial surrender is made, no dividend will be paid on the amount surrendered.	When a partial surrender is made, no dividend will be paid on the amount surrendered.	When value remains in this rider, further purchases will be allowed. When a partial surrender is made, no dividend will be paid on the amount surrendered.
Policy Loans	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.
Discontinue Future Purchases	Future purchases may be stopped at any time. The right to make future purchases will be forfeited if the minimum premium requirement is not met in any year.	Not applicable.	To stop future purchases/premium billing before the date selected on the application, request that the rider be made full paid on the Policy Reissue/Change Application (Part A).
Policy Reissue/Change Application	Form number 6329-11	Form number 6329-11	Form number 6329-11



**Paid Up Additional Insurance Riders (PUAR) At A Glance**

1980 CSO	FLEX PAY PAID-UP ADDITIONAL INSURANCE RIDER (FPPUAR)	SINGLE PREMIUM PAID-UP ADDITIONAL INSURANCE RIDER (SPUAR)	ANNUAL PREMIUM PAID-UP ADDITIONAL INSURANCE RIDER (APUAR)
Product Availability	May be added or increased on inforce 1980 CSO life policies	May be added or increased on inforce 1980 CSO life policies	May be added or increased on inforce 1980 CSO life policies
Issue Ages	Various depending on base plan. Check with Policy Change if adding after issue.	Various depending on base plan. Check with Policy Change if adding after issue.	Various depending on base plan. Check with Policy Change if adding after issue.
Maximums	The policyowner selects a maximum annual premium when the rider is issued. May not exceed \$100,000 per year.	\$500,000 total single premium <i>per insured</i> without Company approval	\$100,000 annual premium without Company approval
Minimums	\$100 per year. If the minimum premium requirement is not met for a policy year the right to continue to make payments is forfeited.	Minimum face amount of \$1,000.	Minimum annual premium of \$100.
Payment Mode	Flexible. The PO chooses whether they want to be billed for this rider. If they choose to be billed, it will be on the same mode as the base policy.	One time single premium payment, except for increases described below.	Same as base policy.
Years Payable	Premiums payable to age specified on Spec Page. Max age is 75.	Not applicable.	Until attained age 75. Attained age 74 is the last time a payment will be accepted.
Added after issue	This rider may be added after the original issue date of the policy.	At any time with underwriting approval. Base plan must be premium paying. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.	On policy anniversary or three months, six months or nine months after the anniversary with underwriting approval. Base plan must be premium paying. Must be requested on Policy Reissue/Change Application (Parts A and B) and HIPAA form.
Additional PUA riders	Only one active Flex Pay PUAR per policy. May not have both an APUAR and FPPUAR on the same policy. May have both SPUAR and FPPUAR on the same policy.	Only one SPUAR per policy. May have both SPUAR and APUAR on the same policy. Must be requested on Policy Change Application (Parts A and B) and HIPAA form.	Only one active APUAR per policy. May full pay one APUAR and add another at current age with underwriting approval. May have several full paid APUARs (some restrictions may apply). May have both SPUAR and APUAR on the same policy. Must be requested on Policy Change Application (Parts A and B) and HIPAA form.
Increases / Add'l Premium Payments	The policyowner will select a planned modal premium for billing. Premiums thereafter are variable both in amount and timing without additional underwriting as long as the annual maximum is not exceeded and the minimum premium requirement is met. But if billed, it will be billed at the same mode as the base policy.	Occasional increases will be allowed, with underwriting approval, for unusual life events.	On anniversary or three months, six months or nine months after the anniversary, with underwriting approval, by full paying original APUAR and adding new APUAR at current age and with underwriting. Must be requested on Policy Change Application (Part A and B) and HIPAA form
Full and Partial Surrenders	May occur at any time. Must be requested on the Policy Reissue/Change Application (Part A).	May occur at any time. Must be requested on Policy Reissue/Change Application (Part A).	May occur at any time. Must be requested on the Policy Reissue/Change Application (Part A).
Using PUA for Automatic Premium Payments from Policy Values (PPV)	PPV is available to pay the base policy only. Policy values may not be used to pay the premiums for the FPPUAR.	May occur at any time. Must be requested on the PPV Form #6114 (09/11)	PPV is not allowed on a premium-paying APUAR. The APUAR must be made Full Paid first. Complete the PPV Form # 6114 (08/11) to
Full Surrender	If all value in the rider is surrendered, the rider will terminate and no further purchases may be made.	If all value in the rider is surrendered, the rider will terminate.	If all value in the rider is surrendered, the rider will terminate and no further purchases may be made.
Partial Surrender	When value remains in this rider, further purchases will be allowed. When a partial surrender is made, no dividend will be paid on the amount surrendered.	When a partial surrender is made, no dividend will be paid on the amount surrendered.	When value remains in this rider, further purchases will be allowed. When a partial surrender is made, no dividend will be paid on the amount
Policy Loans	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.
Discontinue Future Purchases	Future purchases may be stopped at any time. The right to make future purchases will be forfeited if the minimum premium requirement is not met in any year.	Not applicable.	To stop future purchases/premium billing, request that the rider be made full paid on the Policy Change Application (Part A).
Policy Reissue/Change Application	Form number 6329-11	Form number 6329-11	Form number 6329-11



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**Paid Up Additional Insurance Riders (PUAR) At A Glance**

1980 CSO	20 PAY ANNUAL PAID UP ADDITIONAL INSURANCE RIDER (20 PAY APUAR)
Product Availability	Gold Crown 20 - <i>no longer available</i>
Issue Ages	0-55 Standard Tobacco   20-55 Standard Non-Tobacco
Maximums	\$100,000 annual premium without Company approval
Minimums	Minimum annual premium of \$100.
Payment Mode	Same as base policy.
Years Payable	For 20 years unless requested to full pay rider by completion of Policy Reissue/Change Application (Part A)
Added after issue	May <b>NOT</b> be added after issue.
Additional PUA riders	Only one active APUAR per policy. May full pay one APUAR and add another at current age and with underwriting. May have several full paid APUARs (some restrictions may apply). May have both SPUAR and APUAR on the same policy. Must be requested on Policy Change Application (Parts A and B) and HIPAA form.
Increases / Add'l Premium Payments	Not available.
Full and Partial Surrenders	May occur at any time. Must be requested on Policy Reissue/Change Application (Part A).
Using PUA for Automatic Premium Payments from Policy Values (PPV)	PPV is not allowed on a premium-paying APUAR. The APUAR must be made Full Paid first, which may be requested on the Policy Reissue/Change Application (Part A) and PPV Form #6108 (9/03).
Full Surrender	If all value in the rider is surrendered, the rider will terminate and no further purchases may be made.
Partial Surrender	When value remains in this rider, further purchases will be allowed. When a partial surrender is made, no dividend will be paid on the amount surrendered.
Policy Loans	All surrenders require that a pro rata portion of any policy loan will be paid off. The portion of the loan to be paid off will be in the same ratio to the total loan as the amount of Cash Value surrendered is to the total Cash Value of the policy.
Discontinue Future Purchases	To stop future purchases/premium billing, request that the rider be made full paid on the Policy Reissue/Change Application (Part A).
Policy Reissue/Change Application	Form number 6329-11