

Signature Guaranteed UL SI VS. Signature Guaranteed UL



	Signature Guaranteed UL SI (Simplified Issue)	Signature Guaranteed UL
Issue Age	18-65	18-80 18-75 (Nicotine User)
Age Basis	Age Last Birthday	Age Nearest Birthday
Bands	Band 1: \$25,000 - \$99,999 Band 2: \$100,000 - \$250,000	Band 1: \$25,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$499,999 Band 4: \$500,000 - \$999,999 Band 5: 1 Million+
Max Issue	\$250,000	N/A
Ratings	No substandard, table ratings, or flat extras are permitted; substandard plus is also unavailable. Tables 1-4 issued as standard	Standard Non-Nicotine Table 1 – 16; Flat Extras Standard Nicotine Table 1 – 16; Flat Extras Standard Plus Non-Nicotine Preferred Non-Nicotine Preferred Nicotine User Preferred Plus
Cash Out Rider	Not Available	<ul style="list-style-type: none"> Guaranteed Cash-Out in Policy Years 15, 20, or 25 Added @ no additional premium for Issue Ages 18 - 70 Expires 61 days after last option date Not available on all substandard policies (some may only qualify for 15th policy anniversary)
Dialable Premium	Set to 100	Dialable between 95 - 121

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