

# TRENDSETTER LB QUICK FACTS

Minimum face amount: \$25,000  
 Maximum face amount: \$2,000,000

## UNDERWRITING CLASSES BY FACE AMOUNT BAND

BAND 1 \$25,000-\$99,999	BAND 2 \$100,000-\$249,999	BAND 3 \$250,000-\$499,999	BAND 4 \$500,000-\$2,000,000
Standard Nonsmoker	Preferred Nonsmoker Standard Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker
Standard Smoker	Standard Smoker	Preferred Smoker Standard Smoker	Preferred Smoker Standard Smoker

## COMMISSIONABLE POLICY FEES

Band 1: \$60  
 Band 2-4: \$30

## ISSUE AGES (AGE LAST BIRTHDAY) AND FACE AMOUNT BANDS

	BAND 1 \$25,000-\$99,999	BAND 2 \$100,000-\$249,999	BAND 3 \$250,000-\$499,999	BAND 4 \$500,000-\$2,000,000
10-Year	23-60	18-80	18-80	18-80
15-Year	23-60	18-75 (NS) 18-73 (S)	18-75 (NS) 18-73 (S)	18-75 (NS) 18-73 (S)
20-Year	23-60	18-70 (NS) 18-65 (S)	18-70 (NS) 18-65 (S)	18-70 (NS) 18-65 (S)
25-Year	23-60 (NS) 23-49 (S)	18-63 (NS) 18-57 (S)	18-65 (NS) 18-60 (S)	18-65 (NS) 18-60 (S)
30-Year	23-50 (NS) 23-40 (S)	18-57 (NS) 18-46 (S)	18-58 (NS) 18-53 (S)	18-58 (NS) 18-53 (S)

Note: NS=Nonsmokers/nonnicotine, S=Smokers/nicotine