



The Chesapeake Life Insurance Company Product Portfolio

Product Type	10, 15, 20, and 30 Year Term	Universal Life C-100	Universal Life C-2																																																			
Description	Term Life Insurance to age 95	Flexible premium adjustable Universal Life Insurance to age 100	Flexible premium adjustable Universal Life Insurance to age 100																																																			
Guarantee Period	<ul style="list-style-type: none"> Premiums are guaranteed level for the initial term period. 	<ul style="list-style-type: none"> No lapse guarantee - 15 years No lapse guarantee - to age 100 with Catch-up Provision 	<ul style="list-style-type: none"> No lapse guarantee: <ul style="list-style-type: none"> 10 Years Ages 0 – 49 5 Years Ages 50 – 85 																																																			
Issue Ages (age as of last birthday)	<ul style="list-style-type: none"> 10 Year 18-80 15 Year 18-75 20 Year 18-65 30 Year 18-50 	0 – 85	0 – 85																																																			
Minimum Face Amount	Non-Nicotine or Nicotine: \$25,000 Ages (18-80) Preferred Non-Nicotine, Preferred Nicotine: \$200,000 Ages 18-45 \$100,000 Ages 46-60 \$50,000 Ages 61 through 70 \$25,000 Ages 71+	Non-Nicotine or Nicotine: \$50,000 Ages (0-49) / \$35,000 Ages (50-85) Preferred Non-Nicotine, Preferred Nicotine: \$200,000 Ages 18-45 \$100,000 Ages 46-60 \$50,000 Ages 61 through 70 \$35,000 Ages 71+	Non-Nicotine or Nicotine: \$25,000 (0-54) / \$10,000 (55-85) Preferred Non-Nicotine, Preferred Nicotine: \$200,000 Ages 18-45 \$100,000 Ages 46-60 \$50,000 Ages 61 through 70 \$10,000 Ages 71+																																																			
Minimum Modal Premiums	<ul style="list-style-type: none"> \$10 Monthly Bank Draft \$60 Semi-annually \$120 Annually 	<ul style="list-style-type: none"> \$15 Monthly Bank Draft \$90 Semi-annually \$180 Annually 	<ul style="list-style-type: none"> \$15 Monthly Bank Draft \$90 Semi-annually \$180 Annually 																																																			
Death Benefit Options	Level	Level – Option A Only	Level or Increasing – Option A or B																																																			
Underwriting Banding	<table border="1"> <thead> <tr> <th>Age</th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>18-45</td> <td>25,000 - 200,000</td> <td>200,000+</td> </tr> <tr> <td>46-60</td> <td>25,000 - 100,000</td> <td>100,000+</td> </tr> <tr> <td>61-70</td> <td>25,000 - 50,000</td> <td>50,000+</td> </tr> <tr> <td>71+</td> <td>N/A</td> <td>25,000+</td> </tr> </tbody> </table>	Age	Non-Medical	Medical	18-45	25,000 - 200,000	200,000+	46-60	25,000 - 100,000	100,000+	61-70	25,000 - 50,000	50,000+	71+	N/A	25,000+	<table border="1"> <thead> <tr> <th>Age</th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>0-45</td> <td>50,000 - 200,000</td> <td>200,000+</td> </tr> <tr> <td>46-49</td> <td>50,000 - 100,000</td> <td>100,000+</td> </tr> <tr> <td>50-60</td> <td>35,000 - 100,000</td> <td>100,000+</td> </tr> <tr> <td>61-70</td> <td>35,000 - 50,000</td> <td>50,000+</td> </tr> <tr> <td>71+</td> <td>N/A</td> <td>35,000+</td> </tr> </tbody> </table>	Age	Non-Medical	Medical	0-45	50,000 - 200,000	200,000+	46-49	50,000 - 100,000	100,000+	50-60	35,000 - 100,000	100,000+	61-70	35,000 - 50,000	50,000+	71+	N/A	35,000+	<table border="1"> <thead> <tr> <th>Age</th> <th>Non-Medical</th> <th>Medical</th> </tr> </thead> <tbody> <tr> <td>0-45</td> <td>25,000 - 200,000</td> <td>200,000+</td> </tr> <tr> <td>46-54</td> <td>25,000 - 100,000</td> <td>100,000+</td> </tr> <tr> <td>55-60</td> <td>10,000 - 100,000</td> <td>100,000+</td> </tr> <tr> <td>61-70</td> <td>10,000 - 50,000</td> <td>50,000+</td> </tr> <tr> <td>71+</td> <td>N/A</td> <td>10,000+</td> </tr> </tbody> </table>	Age	Non-Medical	Medical	0-45	25,000 - 200,000	200,000+	46-54	25,000 - 100,000	100,000+	55-60	10,000 - 100,000	100,000+	61-70	10,000 - 50,000	50,000+	71+	N/A	10,000+
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Available Riders <i>(Benefits and availability may vary by state)</i>	<ul style="list-style-type: none"> Return of Premium Rider (20 yr & 30 yr) Disability Income Rider Waiver of Premium Rider Children's Term Rider Critical Condition (25% or 50%) Rider Accidental Death Benefit 	<ul style="list-style-type: none"> Waiver of Specified Premium Waiver of Monthly Deduction Accidental Death Benefit Guaranteed Insurability Rider Children's Term Rider 	<ul style="list-style-type: none"> Waiver of Specified Premium Waiver of Monthly Deduction Accidental Death Benefit Guaranteed Insurability Rider Children's Term Rider Critical Condition (25% or 50%) Rider Additional Insured Rider 																																																			
Special Features & Benefits	<ul style="list-style-type: none"> No Signed Illustration Required Conversion allowed during the initial term period or to age 70 if earlier. Terminal Illness Accelerated Benefit Rider - The owner may elect to receive the lesser of 50% of the face amount, or \$250,000 in a lump sum. 	<ul style="list-style-type: none"> Extended Maturity Provision (not Available in FL) Allows the Policyholder to extend coverage past age 100. Terminal Illness Accelerated Benefit Rider - The owner may elect to receive the lesser of 50% of the face amount, or \$250,000 in a lump sum. 	<ul style="list-style-type: none"> Extended Maturity Provision (not Available in FL) Allows the Policyholder to extend coverage past age 100. Terminal Illness Accelerated Benefit - The owner may elect to receive the lesser of 50% of the face amount, or \$250,000 in a lump sum. 																																																			
Additional Information	<ul style="list-style-type: none"> Monthly Premium Rate card available. Return of Premium Rider is not available on sub-standard cases. 	<ul style="list-style-type: none"> Premium and death benefit guaranteed to age 100. 	<ul style="list-style-type: none"> Designed for small face amount sales to Juveniles and Seniors. 																																																			