

# Stonebridge series Product Portfolio

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	TERM		UNIVERSAL LIFE		
Product	Stonebridge Term	Simplified Issue Term	Stonebridge UL	Stonebridge 500 IUL	Stonebridge Global IUL <sup>SM</sup>
Description	Term Life Insurance to age 95	Simplified issue product that can be used for mortgage protection. Not available on sub-standard cases.	Flexible premium adjustable Universal Life insurance	Individual flexible premium adjustable life insurance policy with an index feature	Flexible premium adjustable Life insurance policy with an index feature
Issue Ages	Age as of last birthday Non-tobacco Tobacco 10 Year 18-80 18-80 15 Year 18-75 18-70 20 Year 18-65 18-65 30 Year 18-50 18-45	Age as of last birthday 15 Year 20-60 20 Year 20-55 25 Year 20-50 30 Year 20-45	Age as of last birthday 0-85 Non-tobacco 18-85 Tobacco 18-75 Preferred, Preferred Tobacco 18-69 Preferred Plus, Preferred Elite	Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite - Non-tobacco 18-70 Preferred Plus - Non-tobacco 18-75 Preferred - Non-tobacco 18-85 Non-tobacco 18-75 Preferred Tobacco 18-85 Tobacco	Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite - Non-tobacco 18-70 Preferred Plus - Non-tobacco 18-75 Preferred - Non-tobacco 18-85 Non-tobacco 18-75 Preferred Tobacco 18-85 Tobacco
Minimum Face Amount	\$ 25,000 Non-tobacco or Tobacco \$100,001 Preferred Elite, Preferred Plus, Preferred or Preferred Tobacco	\$25,000 (Maximum \$250,000)	\$20,000 Ages 0-49 \$10,000 Ages 50-85 (Preferred underwriting classes available at \$100,001)	\$50,000 Preferred classes are available for face amounts starting at \$100,001	\$25,000 Preferred classes are available if base specified amount qualifies for Blood Testing. Not available for ages 76-85
Minimum Modal Premium	\$ 10 Monthly \$ 30 Quarterly \$ 60 Semi-annually \$120 Annually	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$25 or minimum premium, whichever is greater	\$25 or calculated premium, whichever is greater
Guarantee Features	Premiums are guaranteed level for the initial term period.	Premiums are guaranteed level for the initial term period.	No Lapse Periods 30 Years Ages 0-35 25 Years Ages 36-50 20 Years Ages 51-55 15 Years Ages 56-65 10 Years Ages 66-75 5 Years Ages 76-85	Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Date as follows: Issue Ages 0 - 60: lesser of 20 years or until age 65 Issue Ages 61 - 85: 5 years	Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Date as follows: Issue Ages 0 - 60: lesser of 20 years or until age 65 Issue Ages 61 - 85: 5 years
Death Benefit Options			Level or Increasing	Level or Increasing	Level or Increasing
Banding	1) \$ 25,000 - \$100,000 2) \$ 100,001 - \$249,999 3) \$ 250,000 - \$499,999 4) \$ 500,000 - \$999,999 5) \$1,000,000 and above	N/A	1) \$ 10,000 - \$ 49,999 2) \$ 50,000 - \$100,000 3) \$100,001 - \$249,999 4) \$250,000 and above	1) \$ 50,000 - \$249,999 2) \$250,000 - \$499,999 3) \$500,000 and above	1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 and above
Available Riders	Disability Income Rider Waiver of Premium Benefit Rider Additional Insured Rider Children's Benefit Rider Critical Illness Rider Return of Premium benefit*	Disability Income Rider Waiver of Premium Benefit Rider Additional Insured Rider Children's Benefit Rider	Waiver of Premium Benefit Rider Waiver of Monthly Deduction Rider Accidental Death Benefit Rider Guaranteed Insurability Benefit Rider Children's Benefit Rider Additional Insured Rider Base Insured Rider	Base Insured Rider Additional Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deduction Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Terminal Illness Accelerated Death Benefit Rider**	Base Insured Rider Additional Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deduction Rider Disability Waiver of Premium Rider Accidental Death Benefit Rider Terminal Illness Accelerated Death Benefit Rider**
Special Features & Benefits	<b>Conversion</b> allowed during the initial term period or to age 70 if earlier. <b>Terminal Illness Accelerated Benefit**</b> The owner may elect to receive a portion of the face amount in a lump sum.	<b>Conversion</b> allowed during the initial term period or to age 70 if earlier. <b>Terminal Illness Accelerated Benefit**</b> The owner may elect to receive a portion of the face amount in a lump sum.	<b>Terminal Illness Accelerated Benefit**</b> The owner may elect to receive a portion of the face amount in a lump sum. <b>Nursing Care Surrender Option Rider</b> The owner may elect to withdraw a portion of the Policy Value free of surrender charges.	Individuals looking for a product that could offer the potential to earn interest based upon an outside index and are willing to assume certain risks. The Standard and Poor's 500 <sup>®</sup> Composite Stock Price Index is used as the index for the Index Universal Life Policy's Index Account.	Individuals looking for a product that could offer the potential to earn interest based upon outside indexes and are willing to assume certain risks. The Standard & Poor's 500 <sup>®</sup> Composite Stock Price Index, DJ Euro STOXX 50 <sup>®</sup> Price Index and the Hang Seng Index are used as the indexes for the Preferred Global Index Universal Life Policy's Index Account.
Additional Information	Return of Premium benefit is not available: • on 10 and 15 year term policies • if Waiver of Premium is attached		Surrender charge capped at target premium for policies with 1035 exchange.		Surrender Charge Period: Decreasing over 10 Policy Years Loan Availability: After the 1st Policy Year

This brochure is intended only to highlight the products. Product specifications may vary, and these products and/or features may not be available in all jurisdictions. Contact Stonebridge Life Insurance Company for the additional product details.

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\* The return of premium benefit is provided under an Intermediate Endowment Benefit Rider  
\*\* Benefits advanced under this option may be taxable

<sup>1</sup> If the Policy Threshold requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.