

	TERM			UNIVERSAL LIFE		
Product	Stonebridge Term	Stonebridge Term with Return of Premium Benefit	Simplified Issue Term	Stonebridge Lifetime UL	Stonebridge UL	Stonebridge 500 IUL
Description	Term Life Insurance to age 95	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	Flexible premium adjustable Universal Life insurance	Individual 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 Non-Tobacco Tobacco 20 Year 18-60 18-60 30 Year 18-45 18-40	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 0-85 Non-Tobacco 18-85 Tobacco 18-75 Preferred, Preferred Tobacco 18-69 Preferred Plus, Preferred Elite	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 Non-Tobacco or Tobacco \$100,001 Preferred Elite, Preferred Plus, Preferred or Preferred Tobacco	\$25,000 (Maximum \$250,000)	\$50,000 Ages 0 - 49 \$35,000 Ages 50 - 85 (Preferred underwriting classes available at \$100,001)	\$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
Minimum Modal Premium	\$10 Monthly \$30 Quarterly \$60 Semi-annually \$120 Annually	\$10 Monthly \$30 Quarterly \$60 Semi-annually \$120 Annually	\$15 Monthly \$45 Quarterly \$90 Semi-annually \$180 Annually	\$25 Monthly \$45 Quarterly \$90 Semi-annually \$180 Annually	\$15 Monthly \$45 Quarterly \$90 Semi-annually \$180 Annually	\$25 or minimum premium, whichever is greater
Guarantee Features	Premiums are guaranteed level for the initial term period.	Premiums are guaranteed level for the initial term period.	Premiums are guaranteed level for the initial term period.	Offers lifetime guaranteed Death Benefit	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
Death Benefit Options				Level	Level or Increasing	Level or Increasing
Banding	1) \$25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 and above	1) \$25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 and above	N/A	1) \$35,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$1,000,000 4) \$1,000,001 and above	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 over
Available Riders	Disability Income Rider Waiver of Premium Benefit Rider Additional Insured Rider Children's Insurance Benefit Rider Critical Illness Rider	Monthly Disability Income Rider Waiver of Premium Benefit Rider Children's Insurance Benefit Rider Critical Illness Rider	Return of Premium Rider Disability Income Rider Waiver of Premium Benefit Rider Additional Insured Rider Children's Benefit Rider	Waiver of Premium Benefit Rider Disability Waiver of Monthly Deduction Rider Accidental Death Benefit Guaranteed Insurability Benefit Rider Children's Benefit Rider Additional Insured Rider Guaranteed Death Benefit No-Lapse 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
Special Features & Benefits	Conversion allowed during the initial term period or to age 70 if earlier. Terminal Illness Accelerated Benefit -The owner may elect to receive a portion of the face amount in a lump sum.	Conversion allowed during the initial term period or to age 70 if earlier. Terminal Illness Accelerated Benefit -The owner may elect to receive a portion of the face amount in a lump sum.	Conversion allowed during the initial term period or to age 70 if earlier. Terminal Illness Accelerated Benefit -The owner may elect to receive a portion of the face amount in a lump sum.	Terminal Illness Accelerated Benefit The owner may elect to receive a portion of the face amount in a lump sum. Nursing Care Surrender Option Rider The owner may elect to withdraw a portion of the Policy Value free of surrender charges.	Terminal Illness Accelerated Benefit The owner may elect to receive a portion of the face amount in a lump sum. Nursing Care Surrender Option Rider 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 [®] Composite Stock Price Index* is used as the index for the Index Universal Life Policy's Index Account.
Additional Information			Return of Premium Rider is not available: • if additional insured Rider is attached. • on 15 year term policies.	Surrender charge capped at target premium for policies with 1035 exchange.	Surrender charge capped at target premium for policies with 1035 exchange.	* Standard & Poor's 500 are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by the Company. The Index Universal Life Insurance Policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this policy.

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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