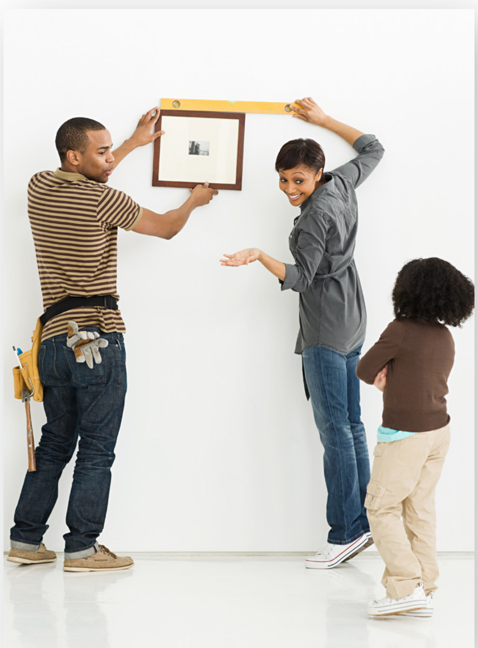
Leaders Lifestyle Lifetime Plan

LeadersLife WORKPLACE BENEFITS

Monthly Rates

CAN I ASSURE MY FAMILY THAT WE CAN FULFILL OUR FAMILY'S FINANCIAL GOALS?

THE ANSWER IS YES.



LIFE INSURANCE TO AGE 100 ASSURES THAT PROMISE WILL BE KEPT BY PROVIDING MONEY TO HELP WITH THE FOLLOWING:

- *Final Expense*
- *Mortgage/Rent Payments*
- *Outstanding Debt*
- *Educational Expenses*
- *Child Care*
- *Medical Expenses*

Underwritten by

LeadersLife INSURANCE COMPANY
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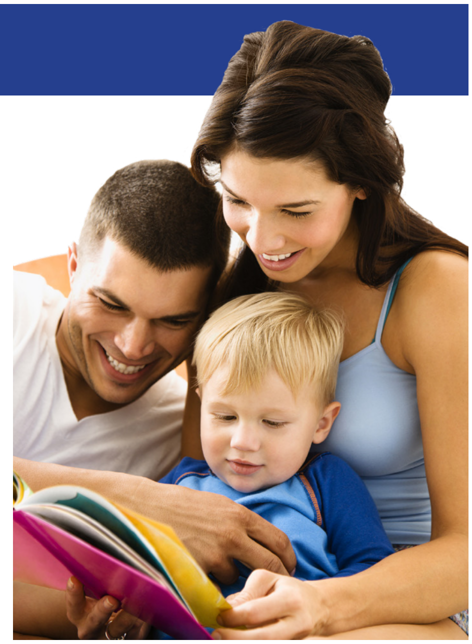
Providing the means for a more secure future

Leaders Lifestyle Lifetime Plan

LeadersLife WORKPLACE BENEFITS

Term Life Insurance to Age 100



PLAN FACTS*

PORTABILITY allows you to continue this valuable coverage with no loss of benefits or increase of cost should you terminate your employment.

SECURITY means you, "the employee", own this valuable coverage. This coverage cannot be canceled by the employer or insurance company as long as premiums are paid.

TERM LIFE INSURANCE TO AGE 100 offers a guaranteed level premium to age 100 and a guaranteed level death benefit for the first 10 years. Afterwards, the policy provides a non-guaranteed death benefit enhancement to purchase one-year term additions designed to maintain level death benefits to age 100.

FAMILY PROTECTION – Individual coverage is available for you, your spouse, children and/or grandchildren. *(Children and grandchildren must be under age 26 at time of application.)*

CONTINGENT GUARANTEED ISSUE# - two simple medical questions may qualify you, "the employee", for $100,000 in coverage on initial offering. CGI also applies to spouse and children at reduced levels. Amounts over $100,000, late enrollees, and applicants answering yes to medical questions will be underwritten on a simplified issue basis.

AFFORDABLE PREMIUMS with coverage amounts ranging from $10,000 to $150,000.

TOBACCO/NON-TOBACCO RATES Non-Tobacco rates available if you have been tobacco/vape free for twelve (12) months at time of application.

AVAILABLE OPTIONS AND BENEFITS*

CHILD TERM RIDER provides $10,000 of coverage to all eligible unmarried children *(natural, step, or legally adopted)* who are dependents of the insured, under age 26, and are listed on the application. After issue, additional children born or legally adopted are automatically* covered 30 days after birth.

At age 26, each covered child may convert the benefit to five times the face amount – guaranteed.

Child Term Rider Rates	
Weekly	**Monthly**
$1.25	$5.42

(Note: Purchase limited to one rider per family. Rider expires when last known child reaches age 26.)

ACCIDENTAL DEATH BENEFIT doubles the individual policy face amount in the event of death due to an accident*. (Some occupations may be ineligible for coverage under this rider.) Premium is 3¢ per thousand, per week and is available for applicants ages 18-60. *(Rider expires at age 65. Benefit is not available or applicable to the Child Term Rider.)*

RESIDENCY REQUIREMENTS – All individual insureds, including riders, must legally reside within the United States.

** Refer to policy for conditions and limitations that apply.*
 # CGI requires minimum employee participation by group size

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Non-Tobacco Uni-Gender Monthly Rates by Face Value

Age on Signature Date	$10,000 Life Insurance	$15,000 Life Insurance	$25,000 Life Insurance	$50,000 Life Insurance	$75,000 Life Insurance	$100,000 Life Insurance	$125,000 Life Insurance	$150,000 Life Insurance
0-10	NA	NA	11.63	18.25	NA	NA	NA	NA
11	NA	NA	11.79	18.58	NA	NA	NA	NA
12	NA	NA	11.96	18.92	NA	NA	NA	NA
13	NA	NA	12.13	19.25	NA	NA	NA	NA
14	NA	NA	12.13	19.25	NA	NA	NA	NA
15	NA	NA	12.13	19.25	NA	NA	NA	NA
16	NA	NA	12.13	19.25	NA	NA	NA	NA
17	NA	NA	12.13	19.25	NA	NA	NA	NA
18	NA	NA	12.13	19.25	26.38	33.50	40.63	47.75
19	NA	NA	12.13	19.25	26.38	33.50	40.63	47.75
20	NA	NA	12.13	19.25	26.38	33.50	40.63	47.75
21	NA	NA	12.29	19.58	26.88	34.17	41.46	48.75
22	NA	NA	12.42	19.83	27.25	34.67	42.08	49.50
23	NA	NA	12.42	19.83	27.25	34.67	42.08	49.50
24	NA	NA	12.42	19.83	27.25	34.67	42.08	49.50
25	**NA**	**NA**	**12.42**	**19.83**	**27.25**	**34.67**	**42.08**	**49.50**
26	NA	NA	13.02	21.04	29.06	37.08	45.10	53.13
27	NA	NA	13.33	21.67	30.00	38.33	46.67	55.00
28	NA	NA	13.65	22.29	30.94	39.58	48.23	56.88
29	NA	NA	13.96	22.92	31.88	40.83	49.79	58.75
30	**NA**	**NA**	**14.33**	**23.67**	**33.00**	**42.33**	**51.67**	**61.00**
31	NA	NA	14.67	24.33	34.00	43.67	53.33	63.00
32	NA	NA	15.04	25.08	35.13	45.17	55.21	65.25
33	NA	NA	15.29	25.58	35.88	46.17	56.46	66.75
34	NA	NA	15.85	26.71	37.56	48.42	59.27	70.13
35	**9.63**	**11.95**	**16.58**	**28.17**	**39.75**	**51.33**	**62.92**	**74.50**
36	10.35	13.03	18.38	31.75	45.13	58.50	71.88	85.25
37	10.54	13.31	18.85	32.71	46.56	60.42	74.27	88.13
38	10.82	13.73	19.54	34.08	48.63	63.17	77.71	92.25
39	10.96	13.94	19.90	34.79	49.69	64.58	79.48	94.38
40	**11.49**	**14.74**	**21.23**	**37.46**	**53.69**	**69.92**	**86.15**	**102.38**
41	11.55	14.83	21.38	37.75	54.13	70.50	86.88	103.25
42	11.97	15.45	22.42	39.83	57.25	74.67	92.08	109.50
43	12.38	16.06	23.44	41.88	60.31	78.75	97.19	115.63
44	12.79	16.69	24.48	43.96	63.44	82.92	102.40	121.88
45	**13.10**	**17.15**	**25.25**	**45.50**	**65.75**	**86.00**	**106.25**	**126.50**
46	14.27	18.90	28.17	51.33	74.50	97.67	120.83	144.00
47	14.42	19.13	28.54	52.08	75.63	99.17	122.71	146.25
48	15.11	20.16	30.27	55.54	80.81	106.08	131.35	156.63
49	15.56	20.84	31.40	57.79	84.19	110.58	136.98	163.38
50	**15.93**	**21.39**	**32.31**	**59.63**	**86.94**	**114.25**	**141.56**	**168.88**
51	17.10	23.15	35.25	65.50	95.75	126.00	156.25	186.50
52	17.31	23.46	35.77	66.54	97.31	128.08	158.85	189.63
53	17.90	24.35	37.25	69.50	101.75	134.00	166.25	198.50
54	18.50	25.25	38.75	72.50	106.25	140.00	173.75	207.50
55	**19.58**	**26.88**	**41.46**	**77.92**	**114.38**	**150.83**	**187.29**	**223.75**
56	22.48	31.23	48.71	92.42	136.13	179.83	223.54	267.25
57	22.98	31.96	49.94	94.88	139.81	184.75	229.69	274.63
58	23.97	33.45	52.42	99.83	147.25	194.67	242.08	289.50
59	25.02	35.03	55.04	105.08	155.13	205.17	255.21	305.25
60	**26.29**	**36.94**	**58.23**	**111.46**	**164.69**	**217.92**	**271.15**	**324.38**
61	27.64	38.96	61.60	118.21	174.81	231.42	288.02	344.63
62	29.08	41.11	65.19	125.38	185.56	245.75	305.94	366.13
63	30.57	43.35	68.92	132.83	196.75	260.67	324.58	388.50
64	32.13	45.69	72.81	140.63	208.44	276.25	344.06	411.88
65	**34.99**	**49.99**	**79.98**	**154.96**	**229.94**	**304.92**	**379.90**	**454.88**
66	52.20	75.80	123.00	241.00	359.00	477.00	595.00	713.00
67	54.41	79.11	128.52	252.04	375.56	499.08	622.60	746.13
68	58.74	85.61	139.35	273.71	408.06	542.42	676.77	811.13
69	63.36	92.54	150.90	296.79	442.69	588.58	734.48	880.38
70	**68.19**	**99.79**	**162.98**	**320.96**	**478.94**	**636.92**	**794.90**	**952.88**

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Tobacco Uni-Gender Monthly Rates by Face Value

Age on Signature Date	$10,000 Life Insurance	$15,000 Life Insurance	$25,000 Life Insurance	$50,000 Life Insurance	$75,000 Life Insurance	$100,000 Life Insurance	$125,000 Life Insurance	$150,000 Life Insurance
18	NA	NA	12.25	19.50	26.75	34.00	41.25	48.50
19	NA	NA	13.96	22.92	31.88	40.83	49.79	58.75
20	NA	NA	14.31	23.63	32.94	42.25	51.56	60.88
21	NA	NA	14.69	24.38	34.06	43.75	53.44	63.13
22	NA	NA	15.08	25.17	35.25	45.33	55.42	65.50
23	NA	NA	15.50	26.00	36.50	47.00	57.50	68.00
24	NA	NA	15.92	26.83	37.75	48.67	59.58	70.50
25	**NA**	**NA**	**16.38**	**27.75**	**39.13**	**50.50**	**61.88**	**73.25**
26	NA	NA	18.06	31.13	44.19	57.25	70.31	83.38
27	NA	NA	18.56	32.13	45.69	59.25	72.81	86.38
28	NA	NA	19.08	33.17	47.25	61.33	75.42	89.50
29	NA	NA	19.63	34.25	48.88	63.50	78.13	92.75
30	**NA**	**NA**	**20.21**	**35.42**	**50.63**	**65.83**	**81.04**	**96.25**
31	NA	NA	20.81	36.63	52.44	68.25	84.06	99.88
32	NA	NA	21.46	37.92	54.38	70.83	87.29	103.75
33	NA	NA	22.13	39.25	56.38	73.50	90.63	107.75
34	NA	NA	22.83	40.67	58.50	76.33	94.17	112.00
35	**12.43**	**16.15**	**23.58**	**42.17**	**60.75**	**79.33**	**97.92**	**116.50**
36	13.87	18.30	27.17	49.33	71.50	93.67	115.83	138.00
37	14.20	18.80	28.00	51.00	74.00	97.00	120.00	143.00
38	14.56	19.34	28.90	52.79	76.69	100.58	124.48	148.38
39	14.94	19.91	29.85	54.71	79.56	104.42	129.27	154.13
40	**15.33**	**20.50**	**30.83**	**56.67**	**82.50**	**108.33**	**134.17**	**160.00**
41	15.75	21.13	31.88	58.75	85.63	112.50	139.38	166.25
42	16.19	21.79	32.98	60.96	88.94	116.92	144.90	172.88
43	16.65	22.48	34.13	63.25	92.38	121.50	150.63	179.75
44	17.13	23.20	35.33	65.67	96.00	126.33	156.67	187.00
45	**17.63**	**23.95**	**36.58**	**68.17**	**99.75**	**131.33**	**162.92**	**194.50**
46	19.50	26.75	41.25	77.50	113.75	150.00	186.25	222.50
47	20.11	27.66	42.77	80.54	118.31	156.08	193.85	231.63
48	20.77	28.65	44.42	83.83	123.25	162.67	202.08	241.50
49	21.48	29.71	46.19	87.38	128.56	169.75	210.94	252.13
50	**22.26**	**30.89**	**48.15**	**91.29**	**134.44**	**177.58**	**220.73**	**263.88**
51	24.07	33.60	52.67	100.33	148.00	195.67	243.33	291.00
52	24.73	34.59	54.31	103.63	152.94	202.25	251.56	300.88
53	25.38	35.58	55.96	106.92	157.88	208.83	259.79	310.75
54	26.06	36.59	57.65	110.29	162.94	215.58	268.23	320.88
55	**26.75**	**37.63**	**59.38**	**113.75**	**168.13**	**222.50**	**276.88**	**331.25**
56	29.57	41.85	66.42	127.83	189.25	250.67	312.08	373.50
57	30.77	43.65	69.42	133.83	198.25	262.67	327.08	391.50
58	32.30	45.95	73.25	141.50	209.75	278.00	346.25	414.50
59	33.94	48.41	77.35	149.71	222.06	294.42	366.77	439.13
60	**35.79**	**51.19**	**81.98**	**158.96**	**235.94**	**312.92**	**389.90**	**466.88**
61	43.66	62.99	101.65	198.29	294.94	391.58	488.23	584.88
62	45.83	66.25	107.08	209.17	311.25	413.33	515.42	617.50
63	48.03	69.54	112.56	220.13	327.69	435.25	542.81	650.38
64	50.20	72.80	118.00	231.00	344.00	457.00	570.00	683.00
65	**52.41**	**76.11**	**123.52**	**242.04**	**360.56**	**479.08**	**597.60**	**716.13**
66	72.17	105.75	172.92	340.83	508.75	676.67	844.58	1,012.50
67	76.14	111.71	182.85	360.71	538.56	716.42	894.27	1,072.13
68	80.23	117.85	193.08	381.17	569.25	757.33	945.42	1,133.50
69	86.70	127.55	209.25	413.50	617.75	822.00	1,026.25	1,230.50
70	**93.47**	**137.70**	**226.17**	**447.33**	**668.50**	**889.67**	**1,110.83**	**1,332.00**

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