

EXECUTIVE BENEFITS SOLUTIONS



One-Year Term Life Insurance

The one-year term life insurance product will provide insurance for individuals with a short term death benefit need. The product will be marketed via the web and through Executive Benefits Markets' independent sales consultants.

PREMIUMS

This is a fixed premium, one-year term life insurance policy, payable on the death of the Insured. The policy is non convertible, non renewable, and requires full underwriting each year of issue. The Insured pays the full premium for the policy at issue. Premium rates vary by issue age and gender of the Insured, but do not vary by smoker status.

ISSUE AGES

20-99

FACE AMOUNT

Minimum: \$100,000
Maximum: \$3.5million

UNDERWRITING

The policy requires full underwriting each issue year.

EXPENSES

No policy fees.

NON-FORFEITURE

The policy has no cash surrender value.

CONVERSIONS

The policy is not convertible and non-renewable.

WITHDRAWALS

There is no policy cash surrender value so no withdrawals are allowed.

ILLUSTRATIONS

Not illustrated.

For more information contact 888-353-COLI (2654) or gwexecbenefits@greatwest.com.

ONE-YEAR TERM LIFE INSURANCE RATES

Rate Per \$1,000 of Coverage (Gender Distinct/Unismoke).

Age	Male	Female	Age	Male	Female
20	0.61	0.23	60	2.31	1.90
21	0.61	0.23	61	2.60	2.03
22	0.60	0.24	62	2.92	2.20
23	0.58	0.24	63	3.19	2.46
24	0.58	0.26	64	3.46	2.78
25	0.57	0.28	65	3.72	3.17
26	0.55	0.30	66	4.05	3.51
27	0.52	0.31	67	4.51	3.82
28	0.51	0.32	68	5.01	4.14
29	0.49	0.32	69	5.54	4.57
30	0.48	0.34	70	6.08	4.99
31	0.46	0.36	71	7.02	5.26
32	0.46	0.38	72	7.47	6.23
33	0.47	0.38	73	8.65	6.79
34	0.48	0.37	74	9.98	7.30
35	0.48	0.37	75	11.54	7.88
36	0.51	0.37	76	12.78	9.20
37	0.51	0.38	77	13.88	10.74
38	0.53	0.38	78	15.07	12.42
39	0.56	0.39	79	16.77	13.58
40	0.56	0.41	80	17.09	14.27
41	0.59	0.45	81	19.28	16.53
42	0.62	0.48	82	22.04	19.13
43	0.64	0.53	83	24.97	21.04
44	0.67	0.57	84	27.34	23.75
45	0.72	0.62	85	30.57	26.12
46	0.76	0.66	86	33.69	30.51
47	0.80	0.72	87	39.26	34.23
48	0.86	0.79	88	44.20	39.55
49	0.91	0.83	89	51.47	46.12
50	0.99	0.88	90	62.17	53.02
51	1.08	0.93	91	82.94	54.85
52	1.18	0.99	92	100.50	59.62
53	1.27	1.07	93	126.27	67.60
54	1.35	1.16	94	142.29	75.01
55	1.44	1.24	95	155.15	84.50
56	1.54	1.38	96	167.76	96.41
57	1.67	1.51	97	203.84	119.26
58	1.86	1.62	98	231.54	139.72
59	2.06	1.76	99	252.26	156.53

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