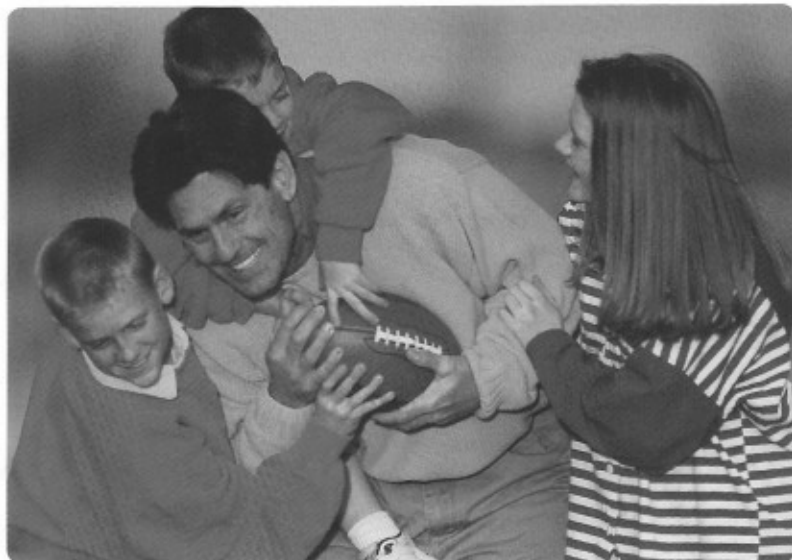


Stonebridge^{series} Term

(Policy Form # TL03 1005 may vary by jurisdiction)



10, 15, 20, 30-Year Guaranteed Level Premium Term Policies

The Stonebridge Term offers clients competitive term life insurance coverage to help meet their personal or business needs. With term coverage to age 95, clients will have the choice of initial guaranteed level premium periods, 10, 15, 20 or 30 years. In addition to economical protection, the policy has built in guaranteed renewability to age 95, regardless of health.

Features and Benefits

Issue Ages (age last birthday)

<u>Term Period</u>	<u>Non-Tobacco*</u>	<u>Tobacco*</u>
10 year	18-80	18-80
15 year	18-75	18-70
20 year	18-65	18-65
30 year	18-50	18-45

*Non-Tobacco Classes include: Non-Tobacco, Preferred, Preferred Plus and Preferred Elite.

Tobacco Classes include: Tobacco and Preferred Tobacco.

Face Amount Bands

Band 1	\$25,000 - \$100,000
Band 2	\$100,001 - \$249,999
Band 3	\$250,000 and up

Minimum Face Amount

\$25,000; \$250,000 for Preferred Elite, Preferred Plus, Preferred and Preferred Tobacco

Substandard Rates

Are available on Non-Tobacco and Tobacco rates for Tables 2 to 8.

Minimum Modal Premiums

\$10 Monthly	\$60 Semi-annually
\$30 Quarterly	\$120 Annually

Policy Fee (fully commissionable)

\$80 annually

Modal Factors

Annually	1.0000
Semi-annually	0.5100
Quarterly	0.2600
Monthly PAC	0.0875

Underwriting Classes

Preferred Elite
Preferred Plus
Preferred
Non-Tobacco
Preferred Tobacco
Tobacco

Terminal Illness Accelerated Benefit Provision*

(Rider Form # T101 0305 may vary by jurisdiction)

This benefit allows the insured to access a portion of the policy death benefit in the event the insured is diagnosed with a terminal illness where life expectancy is 12 months or less. The maximum benefit cannot exceed \$500,000.

*May not be available in all jurisdictions.

Eligibility for the Terminal Illness Accelerated Death Benefit Provision is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in GA, IL, MA, TX and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this provision. Benefits advanced under this provision may be subject to taxation.

Conversion Privilege

The policy can be converted to any life insurance policy, other than term insurance, made available by Stonebridge Life Insurance Company at the time of conversion. The conversion may take place at any time prior to the earlier of the insured's age 70 or the end of the initial level term period and is subject to the issue age and size limitations of the new policy.

Settlement Option Endorsement

Clients can elect settlement options that will allow for a more flexible distribution of the death benefit proceeds. The elections chosen can consist of any or all of the following categories:

- Lump sum at death
- Monthly income amount for a period of at least 10 years
- Lump sum amount at the end of the monthly income period of at least 10 years.

The present value of the combined amounts will be calculated at a guaranteed interest rate of 4%. This amount will result in the face amount of the term policy for purposes of determining the underwriting requirements as well as the premium of the policy.

Minimum Present Value Amount: \$25,000

Minimum Option Amounts:

Initial Lump Sum:	\$5,000
Monthly payment amount:	\$100
Monthly payment duration:	10 Years
Final Lump Sum:	\$5,000

Maximum Monthly Payment Duration: 30 years

A supplemental application, Settlement Option Election Form, must be signed by the owner of the policy and must be submitted along with the original policy application.

RIDERS

Riders Available

Waiver of Premium

(Rider Form # WPR07 0806 may vary by jurisdiction)

Issue ages are 18 to 55

This rider waives the total premium if the primary insured becomes totally disabled. Coverage will cease on the policy anniversary on or after the primary insured's 65th birthday. The premium for this rider is calculated on the total face amount of the primary and additional insured, if applicable.

Child Benefit Rider

(Rider Form #CR05 0606 may vary by jurisdiction)

Available for children ages more than 14 days and under 18 years.

This rider provides term insurance coverage for all children, step children and any future children born or legally adopted. It is convertible to any permanent life insurance policy available at that time, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability. Rider coverage lasts to the child's 25th birthday.

Premium for this rider is \$6.00 per unit annually. The minimum benefit is 1 unit (\$1,000) and the maximum benefit is 25 units (\$25,000).



Disability Income Rider

(Rider Form #ARDI0500 00 300 may vary by jurisdiction)

Issue Ages: 20 - 50 on 15 & 20 year term
20 - 45 on 30 year term

This rider provides a monthly benefit for 2 years if the insured becomes disabled.

Premiums for this rider are only guaranteed for 1 year. The maximum monthly benefit is the lesser of \$1,800 or 1.5% of the face amount. Total line of disability should not exceed 60% of the insured's income. This includes coverage provided by group or individual group plans. There is a 90 day elimination period and the disability must begin before age 60. Premiums are based on number of \$100 units of monthly benefit. This rider expires at age 60. This rider is not available with 10 year term.

Refer to your Disability Income Rider Occupation Listing for details on the qualifying occupations for this rider.

Additional Insured Rider

(Rider Form #AIR04 0306 may vary by jurisdiction)

Issue Ages: Same as base policy.
Minimum Face: Same as base policy.
Maximum Amount: One times base policy.

This rider allows an additional insured to be added to the primary insured's policy. The term period selected must be the same as the base policy.

The rider uses the same premium rate tables as the base policy but the rate per \$1,000 is increased by a flat per \$1,000 in all years. The increase is \$0.35 for rider face amounts of \$100,001 and higher and \$0.75 for rider face amounts of \$100,000 and lower.

Conversion Privilege

The policy can be converted to any life insurance policy, other than term insurance, made available by Stonebridge Life Insurance Company at the time of conversion. The conversion may take place at any time prior to the earlier of the insured's age 70 or the end of the initial level term period and is subject to the issue age and size limitations of the new policy.

Settlement Option Endorsement

Clients can elect settlement options that will allow for a more flexible distribution of the death benefit proceeds. The elections chosen can consist of any or all of the following categories:

- Lump sum at death
- Monthly income amount for a period of at least 10 years
- Lump sum amount at the end of the monthly income period of at least 10 years.

The present value of the combined amounts will be calculated at a guaranteed interest rate of 4%. This amount will result in the face amount of the term policy for purposes of determining the underwriting requirements as well as the premium of the policy.

Minimum Present Value Amount: \$25,000

Minimum Option Amounts:

Initial Lump Sum:	\$5,000
Monthly payment amount:	\$100
Monthly payment duration:	10 Years
Final Lump Sum:	\$5,000

Maximum Monthly Payment Duration: 30 years

A supplemental application, Settlement Option Election Form, must be signed by the owner of the policy and must be submitted along with the original policy application.