



Toll-free 1-877-735-5433

an AEGON company

	TERM		UNIVERSAL LIFE	
	Stonebridge Term	Stonebridge Term with Return of Premium Benefit	Stonebridge Lifetime UL	Stonebridge UL
Description	Term Life Insurance to age 95	Term Life Insurance to age 95	Flexible premium adjustable Universal Life insurance	Flexible premium adjustable Universal Life insurance
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 18-85 Non-Tobacco 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
Minimum Face Amount	\$25,000 Non-Tobacco or Tobacco \$250,000 Preferred Elite, Preferred Plus, Preferred or Preferred Tobacco	\$25,000 Non-Tobacco or Tobacco \$250,000 Preferred Elite, Preferred Plus, Preferred or Preferred Tobacco	\$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)
Minimum Modal Premium	\$10 Monthly \$30 Quarterly \$60 Semi-annually \$120 Annually	\$10 Monthly \$30 Quarterly \$60 Semi-annually \$120 Annually	\$25 Monthly \$45 Quarterly \$90 Semi-annually \$180 Annually	\$15 Monthly \$45 Quarterly \$90 Semi-annually \$180 Annually
Guarantee Features	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
Death Benefit Options	N/A	N/A	Level	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	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
Available Riders	Disability Income Rider Waiver of Premium Rider Additional Insured Rider Children's Benefit Rider Critical Illness	Disability Income Rider Waiver of Premium Rider Children's Benefit Rider	Waiver of Premium Waiver of Monthly Deduction Accidental Death Benefit Guaranteed Insurability Rider Children's Benefit Rider	Waiver of Premium Waiver of Monthly Deduction Accidental Death Benefit Guaranteed Insurability Rider Children's Benefit Rider Additional Insured Rider Base Insured Term 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.	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.
Additional Information	Non-med underwriting up to \$249,999 with PHI	Non-med underwriting up to \$249,999 with PHI	Surrender charge capped at target premium for policies with 1035 exchange.	Surrender charge capped at target premium for policies with 1035 exchange.
Policy and Rider Form Numbers (may vary and may not be available in all jurisdictions)	TL03 1005, WPR07 0806, CR05 0606, ARD10500 00 300, AIR04 0306, ARC10100 00 703	TL04 0906, WPR06 0906, CR06 0906, MDIC3 0906	UL02 0707, WPR11 0707, ADR06 0707, CR08 0707, GIRO3 0707, WMD02 0707, TI01 0305, NHS01 0607	UL04 0607, WPR04 0206, ADR03 0206, CR04 0206, GIRO1 0206, ABWMD100, BIR05 0607, AIR09 0607, TI01 0305, NHS01 0607