

ConsecoLifeOptionsSM

INDEXED UNIVERSAL LIFE INSURANCE



CONSECO®

Step up.

- Freedom • Choices • Flexibility •

ConsecoLifeOptions is an indexed universal life insurance policy offering the freedom and choice your clients want and the flexibility they deserve.¹

<p>Why ConsecoLifeOptions?</p>	<ul style="list-style-type: none"> ■ Tax-free death benefit ■ Retirement income cash flow ■ 1% guaranteed index credit provides your clients with downside protection² ■ Long-term cash value buildup ■ College funding potential ■ Income replacement in the event of premature death
<p>Key benefits</p>	<ul style="list-style-type: none"> ■ Face amounts from \$25,000 ■ Guaranteed 0.25% index credit enhancement in policy years 16+ ■ Two death benefit options ■ No-lapse guaranteed benefits (for the first 15 policy years or until age 95, whichever comes first)³
<p>Accumulation value accounts</p>	<p>Three indexed credit options</p> <ul style="list-style-type: none"> ■ Annual point-to-point, guaranteed 100% participation rate with cap ■ Annual point-to-point, participation rate with no cap ■ 12-month averaging, participation rate with no cap <p>Fixed rate option</p> <p><i>Policyholder may transfer funds between accounts once per term period.</i></p>
<p>Three free riders* Automatically added to every policy at no cost</p>	<ul style="list-style-type: none"> ■ Accelerated Benefit Rider for Terminal Illness (CIC-6040)—provides a benefit advance of up to 75% of the policy’s face amount when the insured is diagnosed as being terminally ill. ■ Nursing Care Confinement Waiver of Surrender Charge rider (CIC-6037)—allows the insured to withdraw up to 25% of the policy’s total accumulation value when he or she is confined to a qualified nursing care center or hospital for at least 30 consecutive days under a physician’s order. ■ Overloan Protection rider (CIC-6046)—prevents a policy from lapsing as a result of loan indebtedness.
<p>Five optional riders*</p>	<ul style="list-style-type: none"> ■ Accidental Death Benefit rider (CIC-6001)—provides an additional benefit in the event the insured dies as the result of an accident. ■ Additional Insured Level Term rider (CIC-6044)—allows the insured to purchase level term insurance on a spouse or business partner. ■ Children’s Level Term Insurance rider (CIC-6045)—provides level term coverage up to \$10,000 on each of the insured’s qualified children. ■ Primary Insured Term rider (CIC-6043)—allows the insured to purchase additional term life insurance coverage up to five times the base policy’s face amount. ■ Waiver of Stipulated Premium rider (CIC-6004)—waives the policy’s monthly premiums if the insured becomes totally disabled for six months or more.

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*Subject to underwriting and state availability.

¹ ConsecoLifeOptions is underwritten by Conseco Insurance Company (administrative office: Carmel, IN). Policy form CIC-3017 is available in most states.

² Index credits based on the performance of the S&P 500® index. “S&P 500®” is a trademark of the McGraw–Hill Companies, Inc., and has been licensed for use by the issuing insurance carrier. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing the Product.

³ As long as minimum premiums are paid. In the event you submit only minimum annual premium, at the termination of the minimum annual premium guarantee period you may be required to submit additional premium payments to avoid lapsing the policy.

Flexible premiums	<ul style="list-style-type: none"> ■ Policyowner chooses: <ul style="list-style-type: none"> - Amount of planned premium - Frequency of premium payment (monthly EFT, quarterly, semiannually or annually) ■ Premiums may be paid through age 121. ■ Target premiums are based on age, gender, underwriting class and face amount.
Specified amount	<p>Minimum policy amount: \$25,000</p> <ul style="list-style-type: none"> ■ Band 1: \$25,000–\$99,999 ■ Band 2: \$100,000–\$499,999 ■ Band 3: \$500,000+
Underwriting risk classes and issue ages (Based on age last birthday, ages 0–85)	<p>Nontobacco</p> <ul style="list-style-type: none"> ■ Preferred Plus Nontobacco 18–75 (bands 2 and 3 only) ■ Preferred Nontobacco 18–85 (bands 2 and 3 only) ■ Standard Nontobacco 0–85 <p>Tobacco</p> <ul style="list-style-type: none"> ■ Preferred Tobacco 18–85 (bands 2 and 3 only) ■ Standard Tobacco 18–85
Underwriting requirements	<ul style="list-style-type: none"> ■ Full underwriting is required. ■ Medical underwriting requirements vary by age and face amount requested and may include a paramed exam, home office specimen, and blood profile. <ul style="list-style-type: none"> - Additional requirements may include EKG, stress EKG, physician’s exam, inspection reports and attending physician statements. See Life Underwriting Guidelines (CL-UR) for details ■ Agents order paramed requirements. ■ Height/weight guidelines apply. ■ Policy delivery receipt is required.
Partial withdrawals	<ul style="list-style-type: none"> ■ Available beginning in the second policy year. ■ Up to 10% of the total accumulation value can be withdrawn each policy year free of surrender charges. ■ Minimum withdrawal is \$500. ■ Administrative fee of up to \$50 applies.
Policy loans	<ul style="list-style-type: none"> ■ The policyowner may borrow against the policy’s cash surrender value. ■ Beginning in the 11th policy year, preferred loans (zero-net-spread loans) are available.
Surrender charge	15-year period
Death benefit options	<ul style="list-style-type: none"> ■ Option A: Level ■ Option B: Increasing

Policy form (may vary by state): CIC-3017

Sales materials and illustration software are available to download or order at consecobizlink.com.

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