

# Life insurance products

Underwritten by  
CONSECO INSURANCE COMPANY  
A life and health insurance company



CONSECO®  
Step up.



## Conseco Life Options<sup>SM</sup>

Flexible-premium universal life insurance with the option of linking to the performance of the S&P 500® index<sup>1</sup>

### Sales advantages:

- Four accumulation value options
- Flexible premiums
- No-lapse guaranteed benefits (for the first 15 policy years or until age 95, whichever comes first)<sup>2</sup>
- First-year commissions on rolling target premiums through the second policy year



## Conseco Providence<sup>SM</sup>

Whole life insurance for final obligations

### Sales advantages:

- Simplified issue with noninvasive underwriting
- Level premiums guaranteed for life
- Benefits payable to the age of 121



## Worksite UL2

Voluntary flexible-premium, nonparticipating universal life insurance with a guaranteed minimum interest rate

### Sales advantages:

- Available to employer groups for payroll deduction
- Coverage available for spouse, children and grandchildren regardless of employee enrollment<sup>3</sup>
- Automatic Benefit Increase rider (“Add-a-Buck”) increases policy’s face value with no additional underwriting



## Conseco Term<sup>®</sup>

Fully underwritten level-premium term life insurance

### Sales advantages:

- Level death benefits and premiums<sup>4</sup>
- Five underwriting classes
- Commissionable policy fee
- Return of Premium option

<sup>1</sup> “S&P 500®” is a trademark of the McGraw-Hill Companies, Inc., and has been licensed for use by Conseco Services, L.L.C. Conseco Life Options is not sponsored, endorsed, sold or promoted by Standard & Poor’s®, and Standard & Poor’s makes no representation regarding the advisability of purchasing this product.

<sup>2</sup> As long as minimum premiums are paid.

<sup>3</sup> A grandchild policy is subject to state availability.

<sup>4</sup> Premiums are subject to change after initial premium guaranteed term period.

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