

Paid Up Addition Life Insurance Benefit Rider



**INTEGRITY • INNOVATION
CONVENIENCE • VALUE**

“Agent Friendly!” Call us and see!

866-416-8880

Visit us at www.afadvantage.com

HOME OFFICE

2000 North Classen Boulevard, 8 East
Oklahoma City, Oklahoma 73106

CASH PROTECTION RESCUE WITH MANY USES.

*No moving parts and no surprises,
just pure Guaranteed Values.*

The Benefits:

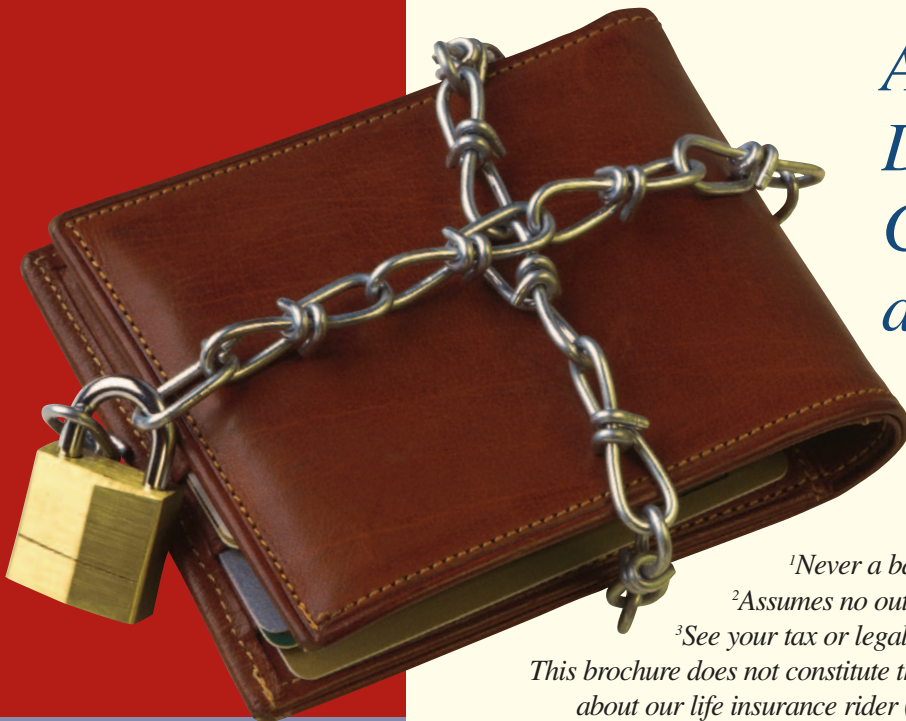
- **GUARANTEED** Death Benefit
- **GUARANTEED** Cash Value
- **GUARANTEED** Lifetime Liquidity¹, for any reason
- **GUARANTEED** Cash Value equal to the face amount at age 95²

Excellent financial vehicle for estate and inheritance planning, especially when a tax-free Death Benefit is needed³.

The Features:

- Initial and subsequent premiums as low as \$1,000.
- Up to \$100,000 initial lump-sum premium without prior Home Office approval.
- IRS Section 1035 tax-free exchanges may be eligible³.

*A way to guarantee
Death Benefit and
Cash Value to an age
determined by you.*



¹Never a back-end surrender charge, nominal front-end load only.

²Assumes no outstanding loans or previous surrenders.

³See your tax or legal advisor.

This brochure does not constitute the full contract and is intended to provide basic information about our life insurance rider (LR-144). This rider is available in most states.

SINGLE PREMIUM
(Per \$1,000 Of Face Amount)*

ISSUE AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	135.05	166.60	118.06	134.23
19	139.05	171.44	121.93	138.65
20	143.18	176.42	125.95	143.21
21	147.47	181.57	130.11	147.95
22	151.96	186.95	134.42	152.86
23	156.67	192.59	138.90	157.94
24	161.60	198.50	143.55	163.22
25	166.77	204.70	148.37	168.68
26	172.20	211.23	153.37	174.35
27	177.88	218.06	158.56	180.20
28	183.81	225.19	163.94	186.27
29	190.00	232.62	169.52	192.55
30	196.44	240.35	175.29	199.05
31	203.15	248.36	181.28	205.75
32	210.10	256.66	187.48	212.69
33	217.32	265.24	193.91	219.87
34	224.78	274.10	200.56	227.27
35	232.51	283.24	207.44	234.91
36	240.50	292.65	214.56	242.78
37	248.75	302.32	221.88	250.86
38	257.26	312.23	229.43	259.13
39	266.03	322.38	237.19	267.58
40	275.07	332.76	245.16	276.22
41	284.37	343.35	253.35	285.01
42	293.93	354.15	261.75	293.95
43	303.78	365.16	270.37	303.06
44	313.90	376.36	279.23	312.35
45	+324.30	387.75	288.35	321.83
46	334.98	399.32	297.71	331.51
47	345.93	411.09	307.33	341.39
48	357.18	423.06	317.22	351.49
49	368.72	435.22	327.37	361.79
50	380.54	447.55	337.79	372.30
51	392.65	460.06	348.47	383.02
52	405.02	472.70	359.42	393.94
53	417.65	485.44	370.62	405.04
54	430.50	498.25	382.06	416.32
55	443.58	511.10	393.77	427.78
56	456.86	524.00	405.74	439.44
57	470.33	536.93	418.00	451.34
58	484.01	549.91	430.58	463.51
59	497.88	562.95	443.51	476.00
60	511.91	576.03	456.78	488.81
61	526.09	589.12	470.37	501.93
62	540.39	602.18	484.25	515.28
63	554.77	615.15	498.36	528.79
64	569.18	627.98	512.63	542.36
65	583.59	640.63	527.04	555.98
66	597.99	653.11	541.58	569.65
67	612.36	665.43	556.29	583.40
68	626.72	677.62	571.20	597.32
69	641.05	689.71	586.34	611.46
70	655.32	701.68	601.70	625.83
71	669.49	713.50	617.25	640.37
72	683.49	725.09	632.89	654.95
73	697.22	736.39	648.52	669.44
74	710.61	747.32	664.01	683.73
75	723.61	757.82	679.30	697.74
76	736.25	767.87	694.36	711.45
77	748.54	777.53	709.19	724.88
78	760.54	786.89	723.82	738.09
79	772.30	796.04	738.27	751.13
80	783.84	805.01	752.53	764.02

*These Standard Rates may vary depending upon medical history.

CASE EXAMPLE:

Age 45 Male Non-Tobacco Face Amount \$100,000

TO CALCULATE SINGLE PREMIUM REQUIRED:

100 (face) x +324.30 = \$32,430.00

TO DETERMINE GUARANTEED CASH VALUE AT THE BEGINNING OF THE POLICY YEAR:

Cash Value 20th year, attained age 65

++544 x 100 = \$54,400.00

GUARANTEED CASH VALUE
AT BEGINNING OF POLICY YEA
(Per \$1,000 Of Face Amount)**

ATTAINED AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	106	134	91	105
19	109	138	94	109
20	112	142	97	113
21	116	147	101	117
22	120	152	105	121
23	124	157	109	126
24	128	162	113	130
25	133	168	117	135
26	138	174	121	140
27	143	180	126	146
28	148	187	130	151
29	154	193	135	157
30	159	201	141	163
31	166	208	146	169
32	172	216	152	175
33	179	224	157	182
34	186	233	163	189
35	193	241	170	196
36	200	250	176	203
37	208	260	183	211
38	216	269	190	219
39	224	279	197	227
40	233	289	205	235
41	242	300	212	243
42	251	310	220	252
43	260	321	228	261
44	270	332	237	270
45	280	344	246	279
46	291	355	255	288
47	301	367	264	298
48	312	379	273	308
49	324	391	283	318
50	336	404	293	328
51	348	416	304	339
52	360	429	315	350
53	373	442	326	361
54	386	455	337	372
55	399	469	349	383
56	412	482	360	395
57	426	495	373	407
58	440	509	385	419
59	454	523	398	432
60	469	536	412	445
61	484	550	426	459
62	498	564	440	472
63	513	577	454	486
64	528	591	469	500
65	++544	604	484	515
66	559	618	499	529
67	574	631	515	543
68	589	644	530	558
69	604	657	546	573
70	620	670	562	588
71	635	682	579	603
72	650	695	595	619
73	664	707	612	634
74	679	719	628	650
75	693	730	645	665
76	707	741	661	680
77	720	752	677	694
78	733	762	693	708
79	746	772	708	723
80	758	782	724	737
81	771	791	739	750
82	783	801	754	764
83	795	810	769	777
84	806	819	783	790
85	817	827	797	803
86	827	836	811	815
87	838	845	824	828
88	849	854	838	840
89	860	863	851	853
90	872	875	866	868
91	887	888	883	883
92	904	905	902	902
93	926	926	926	926
94	957	957	957	957
95	1000	1000	1000	1000

**Assuming no partial surrenders are taken.