

Advantage Elite Term Life Insurance

Product Highlights



Special features

- Competitive premiums from 5, 10, 15, 20 and 30-year level premium durations
- Conversion privileges throughout the level term period
- Conversion credits with Advantage Elite 5, equal to the first year annual premium paid

Product details	
Issue ages*	Advantage Elite 5: 16 – 80 Advantage Elite 10: 16 – 80 Advantage Elite 15: 16 – 70 Advantage Elite 20: 16 – 65 Advantage Elite 30: 16 – 50
Renewable	To age 95
Policy fee	\$60 (not commissionable)
Agreements available	Waiver of Premium, Accelerated Death Benefit, Family Term Agreement — Child
Underwriting classes	Preferred Select, Non-Tobacco Standard, Non-Tobacco Preferred Non-Tobacco Standard, Tobacco Preferred Tobacco Special Risk, Non-Tobacco Non-Tobacco Plus Special Risk, Tobacco
Premium bands	\$100,000 – \$249,999 \$250,000 – \$999,999 \$1,000,000+
Minimum face	\$100,000
Maximum face	For amounts over \$10 million, call your underwriter
Conversions	Allowed
Conversion period	Convertible throughout level term duration, to maximum of the anniversary nearest age 75, or five years from policy issue
Conversion credits	Advantage Elite 5 provides conversion credits equal to the first year annual term premium paid; this credit can be applied to the new policy as premium or cash value, or taken in cash by the policyholder
Modal factors	Semi-annual: .51 x total annual premium Quarterly: .26 x total annual premium Monthly: .0875 x total annual premium These factors apply to all payment methods

*Maximum issue age restriction in PA, IN, OR and WA. See illustration software for specific information

Minnesota Life Insurance Company

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