
Products Overview

Marketed exclusively by ISM, our FREEDOMFLEX family of products is for use where wealth accumulation, paying for college, supplementing retirement, or paying down a mortgage is desired. The products are exclusive benefits of the American Associations of Government/ Private Employees and their members.

All clients must be Association members through their own membership or the membership of an immediate family member. (*Immediate family member is defined as spouse and dependent children only*).

Nearly every American is a prospect for our plans. Specifically created for working men and women between the ages of 20 and 55—more than 50% of the over 308 million Americans. However, we also provide extraordinary value for young people age 0 to 20 and for individuals age 55 to 75.

The Base Plan or Benefit Side consists of a modified premium term to age 100 certificate. Optional benefits available are Waiver of Premium, Monthly Disability Income, Accidental Death Benefit, and Waiver of Premium for the Flexible Premium Annuity, and an Additional Purchase Option. An Accelerated Death Benefit Rider is included with the base plan at no charge in states where approved.

The First Year premium allows for the build up of cash values at a guaranteed rate per year for ten years, and under current law is income tax free. This is equal to a return of the first years premium.

The Second Year Growth Side provides two options. Option one is a automatic No—Load Tax Deferred Annuity allowing for tax deferred cash accumulation at a current and guaranteed rates with no minimums, commissions, or fees. The second option allows the freedom to choose how and where their money grows, such as a mutual fund.

Flex InstaTerm

This product is used where large amounts of life insurance are desired and no underwriting is required.

- Level death benefit term life insurance renewable up to age 95
- Expiration on the policy anniversary following the insured's 95th birthday
- Choice of 10, 15, 20 or 30—year initial guaranteed level, premium term periods
- Guaranteed annual renewable term (ART) rates after initial level term until the expiration date

Issue Limits (Age last birthday)

<u>Term</u>	<u>Issue Age</u>	<u>Minimum</u>	<u>Maximum</u>
10 Year	18—55	\$50,000	\$500,000
10 Year	56—65	\$50,000	\$250,000
15 Year	18—55	\$50,000	\$500,000
15 Year	56—65	\$50,000	\$250,000
20 year	18—55	\$50,000	\$500,000
20 Year	56—60	\$50,000	\$250,000
30 Year	18—50*	\$50,000	\$500,000

*Maximum age for 30—year term for nicotine risk class is age 45

Premium Classes Available

- Male/Female
- Preferred Non—Nicotine and Preferred Nicotine (used any form of nicotine in the past 12 months)
- Select Non—Nicotine and Select Nicotine (used any form of nicotine products in the past 12 months)

Riders Available**

- Dependent Child Rider – up to \$25,000 for eligible dependents.
Expires at child's age 23 or Insured's age 65, whichever is earlier.
- Accelerated Death Benefit Rider (included):
Advances up to 50% of death benefit upon proof that the insured has a life expectancy of 12 months or less. Payable 2 years after issue.

**Not all riders are available in all states.