

Presenting eLife® Express

100% Paperless

Simple, fast, and efficient

eLife®

Time is money & eLife® Express works quickly for you!

- *Designed for today's busy Agent and Consumer*
- *Paperless, straight-through-processing with digital underwriting*
- *Term Life Insurance issued in as little as 20 minutes*
- *ePolicy delivery in minutes*
- *No blood, or urine testing*
- *No medical exams…just a thorough online health review***
- *Face amounts from $100,000 to $500,000**
- *Issue Ages 18-70*
- *Premium payment online*

Designed with an entirely paperless application and approval process which is fast and simple for you and your customer.

This is innovation born from years of experience protecting Middle Market American families. eLife® offers vast industry experience bringing you affordable rates, quality service and the most convenient application and approval process in the life insurance business.

While there is no blood or urine test needed to get coverage from eLife® Express, the online underwriting process is thorough and highly efficient. This efficiency is possible only because this product is explicitly designed to provide Term Life coverage to healthy individuals.**The eLife® Express program is not a solution for applicants with medical impairments.**

eLife® Express is defining the State of the Art in next generation Life Insurance product design and delivery brings to the market the following product features:

- Paperless straight through processing with 100% "contactless" transactions
- Multiple underwriting classes:
  - Male/Female
  - Preferred Best
  - Preferred
  - Standard
  - Tobacco/Nicotine
- Face amounts from $100,000 to $500,000
- Choice of 10, 15, 20 year guaranteed level premium term periods*
- Guaranteed annual renewable term (ART) rates after initial level term until age 95.
- Applications are approved online in real time within minutes if qualified **
- ePolicy delivery immediately upon online premium payment



Riders***

"Terminal Illness" Accelerated Death Benefit Rider included at no additional premium

- The Accelerated Death Benefit Amount will be 50% of the Coverage Amount, up to $250,000; less a processing charge of $250.

Optional Accidental Death Rider available for optional additional premium

- Issue ages 18 - 70
- Amount of the Accidental Death Rider benefit is equal to the face amount of the policy or $250,000 whichever is less.

Optional Waiver of Premium Rider available for optional additional premium

- Details in the product information and underwriting guide

eLife® Express provides the following guaranteed level premium periods:

Issue Limits

Term	Issue Age+	Minimum	Maximum
10-year	18-70	$100,000	$500,000
15-year	18-65	$100,000	$500,000
20-year	18-60	$100,000	$500,000

Guaranteed level death benefit term life insurance renewable to age 95 with guaranteed annual renewable term rates after initial level term period.

* eLife® Express provides the guaranteed level premium periods shown in table 1on this page
** Approval for a policy depends upon the applicant's answers to an online health review in the application and virtually instant review of Pharmacy data, MIB, Criminal History, Consumer Credit and Motor Vehicle Records. Occasionally underwriting may take up to 48 hours if the eLife® platform cannot render an instant decision. Occasionally and randomly, the results of previously administered tests or reports will be ordered for a post-issue review to verify the answers provided by applicants.
*** Rider availibility may vary by state
+ Issue age = age last birthday.

eLife® Express
Sample Preferred Best Monthly Rates

10 Year Term

Issue Age	Male		Female	
	$100k	$300k	$100k	$300k
25	$13.92	$24.25	$11.92	$19.25
30	$14.08	$24.25	$12.50	$20.25
35	$16.00	$26.25	$14.42	$22.00
40	$17.92	$35.25	$16.92	$29.00
45	$23.67	$46.00	$20.42	$40.75
50	$33.42	$82.50	$27.33	$64.25
55	$47.33	$124.00	$37.08	$93.50
60	$71.75	$197.25	$51.42	$130.25

15 Year Term

Issue Age	Male		Female	
	$100k	$300k	$100k	$300k
25	$14.00	$25.00	$12.00	$19.50
30	$14.50	$26.25	$12.58	$21.75
35	$16.08	$28.25	$14.50	$25.50
40	$19.33	$38.75	$17.33	$32.25
45	$25.08	$53.00	$21.75	$44.50
50	$37.25	$95.25	$29.83	$73.25
55	$55.33	$149.75	$41.33	$108.00
60	$88.17	$248.25	$60.75	$166.00

20 Year Term

Issue Age	Male		Female	
	$100k	$300k	$100k	$300k
25	$14.08	$26.25	$12.08	$20.00
30	$14.75	$28.75	$12.92	$23.25
35	$17.17	$35.25	$15.17	$30.25
40	$22.17	$47.50	$18.75	$37.50
45	$30.50	$69.00	$24.17	$53.00
50	$43.33	$114.50	$34.00	$86.50
55	$67.42	$186.25	$49.25	$132.00
60	$111.75	$319.50	$77.25	$216.00



eLife® is dedicated to providing a customer experience unique in the industry today. The eLife® Express process delivers an easy, fast and efficient solution that will result in an easy-to-do-business experience for you and your clients. The flexible product features and the solid ratings of our issuing carriers, A. M. Best rating "A" Excellent, allow us to offer you one of the best insurance values available today.

policies issued by

LeadersLife Select Benefits

PACIFIC GUARDIAN LIFE

CINCINNATI EQUITABLE LIFE INSURANCE COMPANY