

**General Electric Capital Assurance Company - Sure Term[®]
5/10/15/20/30 Product Features**

Sure Term[®] 5/10/15/20/30 is term life insurance with guaranteed level premiums for 5/10/15/20/30 years. Indeterminate premiums increase annually thereafter to the insured's attained age 98. Benefits cease at the
Type insured's attained age 98. Sure Term[®] 5/10/15/20/30 is subject to the terms of Policy Form No. GE-1420 et al., which includes an exclusion period for death by suicide. Subject to state availability and issue limitations. Variation available in Maryland.

Conversion Options The owner may exchange (convert) this policy for any higher premium policy of permanent life insurance made available for this purpose. The new life insurance amount cannot exceed this policy and may not be less than the minimum for the policy selected. Conversion will be at the insured's attained age, without evidence of insurability. This option is available at any premium due date during the initial period (10/10/15/20/30 years) or to the insured's attained age 75, whichever comes first. For the Sure Term 5/10 policies with issue ages of 75-80 and for the Sure Term 15 policies with an issue age of 75, conversion is available up to one year from the exchange date referred to in the policy. In New Jersey, conversion is available up to one year from the exchange date referred to in the policy for the Sure Term 5 policies with issue ages of 75-80, and for the Sure Term 10 policies with issue ages of 75-77.

Age Nearest Birthday. For Nicotine Use classifications, issue ages begin at age 15.

Minimum issue age in Oregon is 18.

Sure Term 5: 50-80

Sure Term 10: 0-80, except for

.....Male and Female Preferred Nicotine Use ages: 15-80

.....Male and Female Standard Plus Nicotine Use ages: 15-80

Issue Ages

.....Male and Female Standard Nicotine Use ages: 15-80

Sure Term 15: 0-75, except for

.....Male and Female Preferred Nicotine Use ages: 15-75

.....Male Standard Plus Nicotine Use ages: 15-72

.....Female Standard Plus Nicotine Use ages: 15-75

.....Male Standard Nicotine Use ages: 15-70

.....Female Standard Nicotine Use ages: 15-73

Sure Term 20: 0-65, except for

.....Male and Female Preferred Nicotine Use ages: 15-65

.....Male Standard Plus Nicotine Use ages: 15-63

.....Female Standard Plus Nicotine Use ages: 15-65

*Not available in New Jersey, Oklahoma, Pennsylvania, and Vermont.

Children’s Insurance Rider (CIR)* – CIR provides term life insurance for each dependent child age 15 days – 18 years. Up to \$10,000 coverage may be purchased in \$1,000 increments. Dependent child coverage terminates on the earlier of the child’s 21st birthday or the policy anniversary nearest the insured’s 65th birthday. CIR rate - \$5.50 per \$1,000 coverage.

Issue Ages:

5-year term.....50–55
10/15/20- year term.....18–55
30-year term.....18–50 (18–38 in New Jersey)

When both the Waiver of Premium and CIR riders are in force, an additional amount is added to the CIR rate shown above. This additional amount serves as a waiver of premium for the CIR rider and is determined by the insured’s age nearest birthday, as depicted below. This additional amount will remain level for all the years the WP rider is in effect.

Special Product Features	Ages	Added annual charge (per \$1,000 coverage)
	18–29	.06
	30–39	.11
	40–49	.18
	50–55	.27

*Not available in New Jersey, Oklahoma, Pennsylvania, and Vermont.

Accelerated Death Benefit Rider (ADB)* – Provides a lump sum benefit upon diagnosis of a terminal illness that reduces life expectancy to 6 months or less (in most states). Maximum benefit is the difference between (1) and (2): (1) An amount equal to the lesser of (a) \$500,000 and (b) the policy loan balance plus 75% of the difference between the death benefit and the policy loan balance. (2) The policy loan balance. The maximum aggregate amount of accelerated death benefit payment the company will make under all policies issued by the company on the insured’s life is \$500,000. No initial cost. Interest is charged at the time of payment. An administration fee is deducted when the option is exercised.

*Not available in Alaska, Indiana, New Jersey, Oklahoma, Pennsylvania, Texas, and Vermont.

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**General Electric Capital Assurance Company - Sure Term®
5/10/15/20/30 Underwriting Guidelines**

Preferred Best No Nicotine Use (PBNN)

Preferred No Nicotine Use (PNN)
Select No Nicotine Use (SLNN)
Standard No Nicotine Use (SNN)
Custom No Nicotine Use (SNN)

Classes Preferred Nicotine Use (PNU)
Standard Nicotine Use (SNU)
Custom Nicotine Use (SNU)

No Nicotine Use excludes the use of nicotine and nicotine substitutes.

Subject to the Ages Issued and after the initial period of 10/10/15/20/30 years for the Sure Term 5/10/15/20/30 policies, the insured can provide full evidence of insurability and purchase a new policy with a new premium guarantee period based on the then current rate at the attained age.

Re-entry

New Jersey Requalification Ages
5-year term: Ages 50–70
10-year term: Ages 0–67
15-year term: Ages 0–52
20-year term: Ages 0–40
30-year term: Not available

Preferred Best: No use of nicotine or nicotine substitutes in last 5 years. Occasional cigar use considered nonnicotine if 12 or less per year and current nicotine test is negative.

Preferred: No use of nicotine or nicotine substitutes in last 3 years. Occasional cigar use considered nonnicotine if 12 or less per year and current nicotine test is negative.

Tobacco
Definition

Select: No use of nicotine or nicotine substitutes in last 2 years. Occasional cigar use considered nonnicotine if 12 or less per year and current nicotine test is negative.

Standard: No use of nicotine or nicotine substitutes in last 12 months. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Preferred Best Criteria:

Ages 0-64

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

Cholesterol: (treated or untreated) Cholesterol 240 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 5.0.

Blood Pressure: No current, or history of, blood pressure treatment or medication. No current, or history of, blood pressure readings in excess of:

- 140/85 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse.

Cancer History Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Ages 65 and Older:

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For ages 65-74:

- No cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol: (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 45mg/dl.

Blood Pressure:

- No current, or history of, blood pressure treatment or medication.
- No current, or history of, blood pressure readings in excess of 150/90.

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse.

Cancer History Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Preferred Criteria:

Ages 0-64:

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For either parent, no cardiovascular or cancer death on or before age 60.

Cholesterol: (treated or untreated); Cholesterol 270 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 6.0.

Blood Pressure: Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 140/90 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History: Preferred not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Ages 65 and Older:

Impairments: No diseases, disorders or activities that would affect mortality.

Family History:

For ages 65-74:

- No cancer death in either parent on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol: (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 40mg/dl.

Blood Pressure: Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 150/90.

Driving History No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History: Preferred not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

Select Criteria:

Special **Ages 0-64**
Underwriting

Features Impairments: No diseases, disorders or activities that would affect mortality.

Family History: Not more than one cardiovascular death in parents on or before age 60.

Cholesterol: (treated or untreated); Cholesterol 285 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 7.0.

Blood Pressure: Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 150/90 Age 60 or Younger
- 155/95 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History: Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation Coverage available; however, may require flat extra.

Ages 65 and Older

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For ages 65 and older:

- No family history limitation.

Cholesterol: (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 35mg/dl.

Blood Pressure: Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 155/95.

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History: Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation Coverage available; however, may require flat extra.

Standard Criteria:

Ages 0-64

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: Not more than one cardiovascular death in parents on or before age 60.

Cholesterol (treated or untreated); Cholesterol 300 maximum.

CHOL/HDL Ratio: Cholesterol/HDL ratio cannot exceed 8.0.

Blood Pressure: Currently controlled and average

reading in last 2 years (including treatment) does not exceed:

- 155/95 Age 60 or Younger
- 160/95 Age 61 or Older

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History: Coverage may be available based on specific cancer history.

Aviation: Flat extra (available in most cases) or exclusion rider.

Ages 65 and Older

Impairments: No diseases, disorders or activities that would affect mortality.

Family History: For ages 65 and older:

- No family history limitation.

Cholesterol: (treated or untreated) • Total Cholesterol between 150 and 300 mg/dl.

- HDL greater than or equal to 35mg/dl.

Blood Pressure: Currently controlled (treated or untreated) and average reading last 2 years does not exceed 160/95.

Driving History: No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Alcohol/Substance Abuse: No history of, or treatment for, alcohol or substance abuse in 7 years.

Cancer History: Coverage may be available based on specific cancer history.

Aviation: Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation: Coverage available; however, may require flat extra.

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**General Electric Capital Assurance Company - Sure Term[®]
5/10/15/20/30 State Approvals**

Available in all states except New York. Variation available in Maryland.

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