

# Product Overview

## Standard Life – Perspecta

<b>Product Overview</b>	A highly versatile universal life insurance policy that combines customized, guaranteed long-term insurance that combines customized, guaranteed long-term insurance protection with tax-sheltered savings opportunities. It provides for considerable control and flexibility by allowing the Owner to choose and change the amount of insurance coverage, the premiums to be deposited, the premium payment period and the investment options.
<b>Cost Of Insurance Rates</b>	<b>Yearly Renewal Term (YRT):</b> Rate changes every year until age 85, at which time the rate becomes level  <b>Level:</b> Rate remains constant to age 100; available for Increasing and Hybrid Death Benefit options
<b>Coverage Types</b>	Single Life Joint First-To-Die (Up to 5 lives) Joint Last-To-Die (Maximum of 2 lives)
<b>Death Benefit Options</b>	Level Increasing Indexed Hybrid: The Beneficiary receives the Sum Insured plus the greater of the Investment Fund Value and the sum of all deposits made to the funds, without interest, less any withdrawals and withdrawal-associated charges
<b>Investment Accounts</b>	Various (Contact Taylor Insurance for details.)
<b>Min. Sum Insured</b>	15 Days – 17 years of Age: \$50,000 18 – 59 years of Age: \$100,000 60 – 80 years of Age: \$50,000 All Joint Life policies: \$100,000
<b>Issue Ages</b>	15 Days to 80 years of age
<b>Riders</b>	10-Year R&C Term Rider 20-Year R&C Term Rider Disability Waiver Death and Disability Waiver Children's Protection Rider Children's Enhanced Protection Rider Accidental Death Benefit Guaranteed Insurability Benefit Survivor's Insurance Benefit

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For complete details, be sure to review the Company's policy document.