



There are several types of single premium life insurance products with different funding options, underwriting, riders and more. Depending on the needs of the client, one of the products listed below could be an appropriate solution.

Carrier	Protective	National Western	Assurity
Product Name	Estate Maximizer	Lifetime Returns Select	Single Premium Whole Life
Product Type	Whole Life	Indexed Universal Life (3 Index Options)	Participation Whole Life (Dividend paying)
Differentiators (What does your client need?)	Quick process and reliable performance Answer four questions to determine instant approval eligibility	Capture market performance but minimize volatility Cash value and death benefit growth options through the S&P 500 index	Maximizing death benefit and cash value with lower risk Potential for the highest long-term death benefit with consistent cash value growth through dividends
Issue Ages	50 – 85	45 – 85	15 days – 80
Funding Options	Single Premium	Single Pay, 5 Pay, 10 Pay	Single Premium
Underwriting	Instant approval	Accept or reject underwriting	Fully underwritten through Table 16
Minimum Face Amount/ Premium	\$15,000 premium (In W. Va. \$25,001)	\$25,000 face amount	\$10,000 face amount (Ages 15 days – 54) \$5,000 face amount (Ages 55 – 80)
Riders and Features	<ul style="list-style-type: none"> Return of Premium Rider – 100% of premium back without penalty Accelerated Death Benefit Rider for Chronic Illness & Terminal Illness 	<ul style="list-style-type: none"> Return of Premium Rider – 100% of premium back without penalty Accelerated Death Benefit Rider for Chronic Illness & Terminal Illness 	<ul style="list-style-type: none"> Single Premium Insurance Rider (Enhances Early Cash Value) Living Benefits Rider

All guarantees are subject to the claims paying ability of the issuing insurer. Details of the products shown are available upon request. Recommendations must be made based upon the facts and circumstances presented by each client.

For Financial Professional Use Only. Not intended for use in solicitation of sales to the public. Not intended to recommend the use of any product or strategy for any particular client or class of clients. For use with non-registered products only. Insurance products are offered through Crump Life Insurance Services, Inc. DBA BB&T Life Insurance Services, AR license #100103477 a wholly owned subsidiary of BB&T Insurance Holdings, Inc. 12.19 BBTL19-8396-A, 1220