

GE CorporateTermSM

Underwritten by: group term carve-out life insurance
 First Colony Life Insurance Company
 700 Main Street
 Lynchburg, VA 24504

First Colony Life Insurance Company is licensed in all states except New York.

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| GE CorporateTermSM | This worksite term life insurance is an institutional purchase of individual life insurance for the client's management level and highly compensated employees via a unique issuance format and pricing schematic otherwise unavailable. |
| Key Features | <p>Simple administration for the employer</p> <p>Predictable pricing</p> <p>Coverage to attained age 100</p> <p>Varying premium schedule guarantees</p> <p>Unisex rates</p> <p>Portability with no change in rates</p> <p>Minimum group size: 25 covered lives</p> <p>Attained age rates</p> |
| Issue Ages | 25-75 (age last birthday) |
| Premiums | <p>Guaranteed premium schedule periods:</p> <p>Issue Age 25 - 50 - Guaranteed Period 15 years</p> <p>Issue Age 51-59 - Guaranteed Period to age 65</p> <p>Issue Age 60-75 - Guaranteed Period 5 years</p> <p>Guaranteed premiums equal the current premiums for the guaranteed period based on issue age restrictions, after which the guaranteed premiums are higher than the current premiums and continue to increase annually thereafter.</p> |
| Premium Payment Frequency | <p>Premiums may be paid annually, semi-annually, quarterly or monthly (pre-arranged withdrawals only). Non-annual modal premiums include an additional cost consistent with the APR listed in Modal Factors below. Yearly premium cost will be higher if premiums are paid semi-annually, quarterly or monthly.</p> <p>Annual list bill. Fractional first years are allowed for new insureds to maintain a common anniversary date for all insureds.</p> |
| Modal Factors | Semiannual - .51 (8.2% APR), Quarterly - .26 (10.8% APR), Monthly (Pre-arranged withdrawals only) - .0875 (10.8% APR) |
| Minimum Face Amount | <p>\$50,000 (\$3,000,000 maximum)</p> <p>Subject to issue age and case size restrictions.</p> |
| Policy Fee | \$50 annually |
| Underwriting Classes | Standard No Nicotine Use (SNN) |

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| | <p>Standard Nicotine Use (SNU)</p> <p>No Nicotine Use excludes the use of nicotine and nicotine substitutes.</p> |
| Policy Form Number | <p>1420-UNS et al.</p> <p>Policy includes an exclusion period for death by suicide.</p> |
| Comments | <p>This product description includes basic features and benefits as an overview only. The policy, any riders, and product-specific literature should be consulted for a full description of features, qualifications and restrictions. The policy and any riders are subject to state availability and issue limitations.</p> |
| Please Note | <p>For Producer/Agent information only. Not to be reproduced or shown to the public.</p> |
| Riders Footnotes | <p>Riders are subject to state availability and variations. Please check "Riders" grid for state availability.</p> |

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| Interest Rates | N/A |
| Benefits & Riders | Increasing Death Benefit Rider |
| Benefits & Riders Footnotes | Riders are subject to state availability and variations. Please check "Riders" grid for state availability. |
| Product Not Available In | New York |