

**Important
Notice**

This policy is guaranteed to stay in force for a number of years as long as you have paid at least as much as the required premiums. This is called the No-Lapse Guarantee.

Even though it contains a No-Lapse Guarantee, this policy may provide nonforfeiture benefits (such as cash surrender values) which are less than those that would be provided if the No-Lapse Guarantee were issued as a separate policy (for example, as a term policy). However, the premiums for the term policy might be higher than those for the No-Lapse Guarantee in this policy.

When considering the purchase of this policy, you should consider the value to you of higher nonforfeiture benefits versus the level of the premiums required to keep your insurance coverage in force.

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