



an AEGON® company

Life Insurance offered by:

Western Reserve Life Assurance Co. of Ohio

Home Office: Columbus, Ohio

Administrative Office:

4333 Edgewood Road NE, Cedar Rapids, IA 52499

Customer Service: 800-625-4213

Western Reserve Life Assurance Co. of Ohio

PRODUCT PORTFOLIO

For Alliance Solutions



Life insurance offered by:



Western Reserve Life Assurance Co. of Ohio



*Alliance Marketing Group L.C.,
is an independent
contractor representing
Western Reserve Life
Assurance Co. of Ohio*

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PRODUCT PORTFOLIO for ALLIANCE SOLUTIONS

Product Name	Alliance Solutions Advantage Term	Alliance Solutions Select Term	Alliance Solutions Universal Life	Freedom Index Universal Life II SM Freedom Global IUL II SM
Product Type	Term	Term	Universal Life	Index Universal Life
Description	Term Life Insurance to age 95	Term Life Insurance to age 95	Flexible premium adjustable Universal Life Insurance	Individual flexible premium adjustable life insurance policy with an index feature
Issue Ages	Age as of last birthday Standard Plus Tobacco & All Non-tobacco Standard Tobacco	Age as of last birthday Non-tobacco Tobacco	Age as of last birthday Non-Tobacco Tobacco	Age as of last birthday
	10 Year 18-80 15 Year 18-70 20 Year 18-65 30 Year 18-50 40 Year 18-40	10 Year 18-80 15 Year 18-75 20 Year 18-65 30 Year 18-50	0-85 18-85	0-17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred 18-85 Non-tobacco (18-80 in Florida) 18-75 Preferred Tobacco 18-85 Tobacco (18-80 in Florida)
Minimum Face Amount	\$ 25,000 for Non-tobacco or Tobacco \$100,001 for Preferred Choice	\$ 25,000 for Non-tobacco or Tobacco \$100,001 for Preferred classes	\$25,000 \$10,000 if minimum monthly premium for entire policy is \$100	\$ 25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.
Minimum Premiums	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$ 10 Monthly \$ 30 Quarterly \$ 60 Semi-annually \$120 Annually	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$ 25 Monthly \$ 75 Quarterly \$150 Semi-annually \$300 Annually
Guarantees	Premiums are guaranteed level for the initial term period	Premiums are guaranteed level for the initial term period	No-Lapse Minimum Premium Period 15 Years - Ages 0-65 10 Years - Ages 66-75 5 Years - Ages 76-85	Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Period as follows: Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years *
Death Benefit Options	Level	Level	Level or Increasing	Level or Increasing
Banding	1) \$ 25,000 - \$100,000 2) \$100,001 - \$200,000 3) \$200,001 - \$499,999 4) \$500,000 and above	1) \$ 25,000 - \$100,000 2) \$ 100,001 - \$249,999 3) \$ 250,000 - \$499,999 4) \$ 500,000 - \$499,999 5) \$1,000,000 and above	1) \$ 25,000 - \$100,000 2) \$100,001 - \$200,000 3) \$200,001 and above	1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 and above
Available Riders	Children's Benefit Rider Monthly Disability Income Rider - 2 year benefit Monthly Disability Income Rider - 5 year benefit Return of Premium Benefit ² Waiver of Premium Benefit Rider	Additional Insured Rider Children's Benefit Rider Critical Illness Accelerated Death Benefit Rider Monthly Disability Income Rider - 2 year benefit Monthly Disability Income Rider - 5 year benefit Return of Premium Benefit ² Waiver of Premium Benefit Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Guaranteed Insurability Benefit Rider Monthly Disability Income Rider - 2 year benefit Monthly Disability Income Rider - 5 year benefit Waiver of Premium Benefit Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deduction Rider Disability Waiver of Premium Rider Guaranteed Insurability Benefit Rider Income Protection Option Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider ¹
Special Features & Benefits	Conversion allowed during the initial term period or prior to age 70 if earlier. The following riders are automatically included in the policy: • Terminal Illness Accelerated Death Benefit Rider ¹ • Chronic Illness Accelerated Death Benefit Rider • Critical Illness Accelerated Death Benefit Rider • Unemployment Benefit Rider	Conversion allowed during the initial term period or prior to age 70 if earlier. Terminal Illness Accelerated Death Benefit Rider ¹ • The owner may elect to receive up to 100% of the face amount in a lump sum with a maximum amount of \$500,000.	The following riders are automatically included in the policy: • Terminal Illness Accelerated Death Benefit Rider ¹ • Chronic Illness Accelerated Death Benefit Rider • Critical Illness Accelerated Death Benefit Rider • Unemployment Benefit Rider	Intended for individuals who are looking for a product that could offer the potential to earn interest based upon outside indexes and are willing to assume certain risks. The Standard & Poor's 500 [®] Index is used as the index for the Freedom Index Universal Life II SM Policy's Index Account. The Standard & Poor's 500 [®] Index, EURO STOXX 50 [®] Price Index and the Hang Seng Index are used as the indexes for the Freedom Global IUL II SM Policy's Index Account.
Additional Information	Substandard ratings allowed. Fully commissionable policy fee. Band 1 - \$80 Bands 2-4 - \$30	Fully commissionable policy fee. Band 1 - \$80 Bands 2-5 - \$30	Substandard ratings allowed. Included in the loan feature are preferred loans starting in year 11. Beginning in year 6, these are also available for uses such as education and mortgage.	Surrender charges apply for the first 10 policy years and for ten years from the date of any Face Amount increase. Loan Availability: Allowed after the free look period ends.

¹Benefits advanced under this option may be taxable

²The return of premium benefit is provided under an Intermediate Endowment Benefit Rider

*After the no lapse period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims paying ability of WRL.

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Please read the full disclaimer in the Freedom Global IUL II policy regarding the Hang Seng Index in relation to the policy.

This brochure is intended only to highlight the products. Product specifications may vary, and these products and/or features may not be available in all jurisdictions. Contact Western Reserve Life Assurance Co. of Ohio for additional product details.

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