

# CILC Bulletin

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## Personal Fact Sheets

For your convenience, we are using one Personal Fact Sheet (PFS) form for both Term and Universal Life products- # APP136345-WEB. When completing the PFS for **term** products the following sections do **not** apply:

- #4 Death Benefit Option
- #4 First Premium
- #4 Planned Periodic Premium in U.S. \$
- #4 Minimum Premium in U.S. \$
- #5 Spouse Proposed for Insurance- The term products do not offer spouse riders