

## OPTIONAL RIDERS

### Accidental Death Benefit (ADB)

**Policy Form 7159 (AA, OL, PA, PS); ADB302 (IAA)**

Annual Premiums Per \$1,000 of Insurance (Not Available on Return of Premium Plan)	
Issue Age	Rate
50-55	\$ 2.00
56-60	2.50
61-65	3.00
66-70	4.00
71-75	6.50
76-80	10.00

ADB provides an additional amount of death benefit should the insured die as a result of an accident.

**Issue Ages:** 50-80

**Minimum Amount:** \$2,500

**Maximum Amount:** Equal to the face amount of the policy

**Benefit Terminates:** At age 100

ADB Calculation Example: Male, Age 65, Monthly, \$10,000 ADB  
(\$3.00 X 10) multiplied X .088 = \$2.64 per month. Add ADB monthly premium to life coverage monthly premium for total monthly premium.

### Grandchild Rider (GCIA)

**Policy Form 9579 (AA, OL, PA, PS); CIB303 (IAA)** when attached to Immediate Death Benefit and Graded Death Benefit Plans. Policy Form 9581 when attached to Return of Premium Plan.

Per Unit selected, this rider provides \$5,000 per unit, of life insurance protection on each grandchild and great grandchild through age 20. This benefit also guarantees their future insurability for up to \$25,000 (per unit) of individual protection regardless of their health.

Rider coverage is fully paid-up in the event of the primary insured's death (does not apply to the Senior Choice-Return of Premium Plan).

**Issue Ages:** Primary Insured: 50 - 80  
Grandchildren: 180 days - 15 years

**Premium:** \$12.00 annually per grandchild per unit

**Maximum Units:** 2

Grandchild Rider Calculation Example: 3 grandchildren  
(\$12.00 X 3) multiplied X .088 = \$3.17 per month. Add the monthly premium to life coverage monthly premium for the total monthly premium.

## Nursing Home Waiver of Premium Rider (NHWP)

Policy Form 9984, Annual Premium per \$1,000  
(Available Only On the Immediate Death Benefit Plan)

Issue Age	Male		Female	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
50	0.33	0.35	0.51	0.52
51	0.33	0.35	0.51	0.52
52	0.34	0.36	0.52	0.53
53	0.34	0.36	0.52	0.53
54	0.35	0.36	0.53	0.54
55	0.35	0.36	0.53	0.54
56	0.35	0.37	0.54	0.55
57	0.41	0.43	0.65	0.66
58	0.51	0.54	0.81	0.82
59	0.57	0.63	0.94	0.95
60	0.63	0.68	1.03	1.04
61	0.70	0.76	1.14	1.15
62	0.84	0.89	1.34	1.35
63	1.05	1.10	1.62	1.64
64	1.19	1.24	1.84	1.85
65	1.31	1.37	2.00	2.02
66	1.47	1.57	2.24	2.27
67	1.76	1.92	2.68	2.72
68	2.21	2.46	3.33	3.38
69	2.55	2.87	3.85	3.91
70	2.80	3.19	4.22	4.34
71	3.15	3.64	4.76	5.03
72	3.82	4.50	5.79	6.35
73	4.80	5.75	7.28	8.26
74	5.49	6.64	8.34	9.66
75	6.02	7.32	9.21	10.77
76	6.75	8.25	10.53	12.42
77	8.10	9.99	12.99	15.51
78	10.08	12.50	16.59	19.98
79	11.49	14.30	19.15	23.17
80	12.51	15.62	21.01	25.43
81	13.92	17.42	23.49	28.34
82	16.45	20.62	27.92	33.46
83	20.05	25.20	34.26	40.79
84	22.52	28.35	38.62	45.82
85	23.70	29.86	40.69	48.21

### Description:

This rider will waive payment of policy premiums becoming due during the insured's confinement in a qualified nursing home as defined in the rider. The insured must be confined continuously for a waiting period of 90 consecutive days before any benefits are applicable. Benefits are not retroactive & policy premiums must continue to be paid during the waiting period. Confinement means the insured receives care for at least 90 consecutive days in a nursing home and the care is recommended by a physician due to the insured's inability to care for himself/herself.

**Issue Ages:** 50 – 85

**Coverage Period:** Same as the base policy.

**Children's Insurance Agreement (CIA) Plan  
Policy Form 8375 (AA, OL, PA, PS); CIB304 (IAA)**

(Not available on Return of Premium)

Provides \$3,000 per unit of level term insurance on the lives of children until the earlier of the child's age 25 or the applicants age 65, at which time their coverage is convertible to a permanent plan of insurance at a rate of up to five times the amount of insurance provided on the CIA.

**Issue Ages:** Primary Insured: 50 - 60

Children: 15 days - 17 years

**Premium:** \$8.50 annually per unit

**Maximum:** 2 units (\$6,000 face amount of coverage)

CIA Calculation Example: 2 units of CIA  
(\$8.50 X 2) multiplied X .088 = \$1.50 per month. Add this to life coverage monthly premium for the total monthly premium.

**RIDERS INCLUDED AT NO ADDITIONAL COST**

**Terminal Illness Accelerated Benefit Rider**

**Policy Form No. 9473 (AA, OL, PA, PS); TIA302 (IAA)**

With this benefit you can receive up to 100% of the death benefit of the policy if diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states). This rider where available is added to every policy at no additional premium. An Actuarial Adjustment Factor and an Administrative Charge of \$150 will be assessed at the time of acceleration. *Remember to leave disclosure statement Form 9474 (AA, OL, PA, PS); T1501 (IAA) with the applicant. (The states of MA, VA and WA require this disclosure form to be signed by the applicant and submitted with the application.)*

**Accelerated Benefits Rider-Confined Care**

**Policy Form No. 9760 or 3156 in NC (AA, OL, PA, PS); AB303 (IAA)**

With this benefit, if you are confined to a nursing home at least 30 days after the policy is issued you can receive a monthly benefit of up to 5.0% of the face amount per month. This rider where available is added to policies issued as the Immediate Death Benefit Plan at no additional premium. Not available on the Graded or Return of Premium Death Benefit plans. *Remember to leave the disclosure statement Form 9761 or 3157 in NC (AA, OL, PA, PS); AB504 (IAA) with the applicant when applying for the Immediate Death Benefit plan. (Rider not available in CA, CT, DC, FL, IL, IN, MA, NJ, OH, SD, VA or WA)*

**RIDER AVAILABILITY CHART**

Rider availability can vary by death benefit plan. See chart for availability.			
Rider Name	Death Benefit Plan		
	Immediate	Graded	Return of Premium
Grandchild	Yes	Yes	Yes
Nursing Home WP	Yes	No	No
Children's	Yes	Yes	No
Accidental Death	Yes	Yes	No
Terminal Illness	Yes	Yes	Yes
Confined Care	Yes	No	No