

Level Benefit Plan:

- Death Benefit: 100% • Issue Ages: 45-85
- Face Amounts: \$2,000 – \$40,000 (in WA, \$5,000 – \$40,000)
- Underwriting Classes: Standard Tobacco/Nontobacco
- Underwriting Requirements: MIB, pharmaceutical check, random phone interviews

ADDITIONAL BENEFITS – LEVEL BENEFIT PLAN ONLY

Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider*

Allows the owner a one-time election to receive the Accelerated Benefit if the insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness, (b) has been confined to a nursing home for 90 consecutive days or more and is expected to remain confined in a nursing home for the duration of the insured's life; in FL, or (c) certified by a physician that the insured is unable to perform (without substantial assistance from another person) at least two activities of daily living due to a chronic illness.

**Accelerated Death Benefit for Terminal Illness or Chronic Illness Rider in FL; Accelerated Death Benefit for Terminal Illness Rider in CT.*

Optional: Accidental Death Benefit Rider

This Rider provides an additional death benefit equal to the policy's face amount if the death of the insured results from accidental bodily injury and independently of sickness and all other causes.

Graded Benefit Plan*

- Death Benefit: This policy contains a graded benefit meaning that for death due to natural causes (any cause other than accidental) during the first two years, the beneficiary will receive all premiums paid plus 10 percent. After the two years, the full benefit is paid for death due to all causes. Full death benefits will be paid, in all years, if death results from an accidental bodily injury.
- Issue Ages: 45-80
- Face Amounts: \$2,000 – \$20,000 (in WA, \$5,000 – \$20,000)
- Underwriting Class: Standard (no tobacco distinction)
- Underwriting Requirements: MIB, pharmaceutical check, random phone interviews

*not available in AR, MT, NC