

Available Riders (New Vantage® I Only)

Waiver of Premium Rider (WOP)

Issue ages 15 through 55

- Provides for the waiver of the policy premiums if the Insured becomes totally and permanently disabled
- The Insured must be continuously disabled for six consecutive months before a claim can be filed
- Expires on the policy anniversary following the Insured's 60th birthday or the end of the premium paying period of the base policy

Accidental Death Rider (ADR)

• Issue ages 0 through 60

• Up to 5 times the face amount with a maximum of \$100,000

- Benefit will be paid if death results, directly and independently of all other causes, from accidental bodily injury
- Death must occur within 120 days from the date of injury
- Expires on the policy anniversary following the Insured's 65th birthday or the end of the premium paying period for the base policy
- The annual rate per thousand is \$1.25.

Children's Protection Rider (CPR)

- Each unit provides \$1,000 of term insurance on each insured child over the age of 15 days.
- Dependent children may be included on the application provided they have not reached their 18th birthday.
- The minimum size is 1/2 of a unit and the maximum is five units, or the parent's coverage, whichever is less.
- Upon the death of the insured parent, each insured child's coverage becomes paid up to the expiry date.
- During the insured period, a child's coverage may be converted, without evidence of insurability, to a permanent plan of insurance currently being offered for an amount not exceeding the amount of existing coverage.
- If the conversion is made on the date of expiry, the conversion can be made for an amount up to five times that provided by the rider.
- Only natural children, step-children and legally adopted children can be listed as applicants.
- Coverage expires on the earliest of the following dates:
 - The policy anniversary following a child's 25th birthday
 - The policy anniversary following the insured parent's 65th birthday
 - The end of the premium paying period for the insured parent
- The annual premium per unit is \$10

If an applicant has used any type of nicotine products within the last 12 months, use the nicotine premium amounts. However, if the applicant uses a cigar or pipe less than or equal to four times in one month, s/he will qualify for non-nicotine premiums.