

## Express Issue Whole Life Benefits/Riders:

*Simplified Issue Graded Benefit Whole Life*

### No-Cost Benefits (for face amounts of \$10,000 or more):

- **Identity Theft Waiver of Premium Rider:** premiums waived for three months if the Insured experiences identity theft. Rider terminates at the earliest of the date the rider is exercised or the date the policy is continued under a non-forfeiture option.\*
- **Hospital Stay Waiver of Premium Rider:** premiums waived for three months if the Insured is confined to a licensed hospital for 20 continuous days (or more). Rider terminates at the earliest of the date the rider is exercised or the date the policy is continued under a non-forfeiture option.\*
- **Common Carrier Accidental Death Benefit Rider:** an additional benefit is payable if death is due to an accident while riding on public transportation as a fare-paying passenger. Rider terminates if requested in writing or the date the policy is continued under a non-forfeiture option.\*

## Express Issue Deluxe and Express Issue Premier Benefits/Riders:

*Simplified Issue Whole Life*

- **Child Rider:** provides coverage for children issue ages 30 days – 18 years (age **last**). Sold in units of \$5,000 (max 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.\*
- **Accidental Death Benefit:** issue ages 20-60. Provides a benefit in addition to the base policy benefit payable should the Insured die by accidental bodily injury independent of all other causes, provided death occurs within 90 days of such injury. Not covered: war or any act attributable to war; riot participation; suicide; bodily or mental infirmity of any kind; committing or attempting to commit an assault or a felony; voluntary and involuntary ingestion of poison, drug or sedative or asphyxiation from inhalation of gas; while being transported on any kind of aircraft unless solely as a passenger without any duties whatsoever. See Page 15 for rates per thousand. Rider terminates at the earliest of the policy anniversary nearest the Insured's 70th birthday, the date the policy is continued under a non-forfeiture option, or if requested in writing. Minimum face for base policy and ADB rider is \$10,000 and max ADB rider is base policy face amount.
- **No-Cost Terminal Illness Accelerated Benefit Rider:** provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.\*

## Provider Benefits/Riders:

*Simplified Issue Whole Life*

- **No-Cost Guaranteed Insurability Benefit Rider:** built into policy for all face amounts for issue ages 0 – 17. Guarantees the right to purchase additional life insurance in an amount up to the base policy face amount on the option date, without evidence of insurability. Option date: policy anniversary nearest Insured's 25th birthday. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary at the Insured's attained age 25.\*
- **Total and Permanent Disability Benefit (Waiver of Premium):** premiums waived during total and permanent disability up to the policy anniversary nearest the Insured's 60th birthday. See Page 15 for rates per thousand. Rider terminates if requested in writing, on the date the policy is continued under a non-forfeiture option, or on the policy anniversary nearest the Insured's attained age 60.\*
- **Child Rider:** provides coverage for children issue ages 30 days – 18 years (age **last**). Sold in units of \$5,000 (max is 4 units); premium is \$25 per unit. Child must be insurable. Separate application required. Fully convertible prior to child's attained age 21 (or date rider terminates, if earlier) without evidence of insurability. Child Rider can be added to a grandparent's base policy only if the child has been legally adopted by the grandparent. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, if the policy is at the end of its premium paying period, or on the anniversary at the Insured's attained age 65. While the rider is in force, insurance on any child terminates on the child's 21st birthday.\*
- **No-Cost Common Carrier Accidental Death Benefit Rider (for face amounts of \$25,000 or more):** pays an additional benefit equal to the base policy face amount if the Insured's death is due to accidental bodily injury while riding as a fare-paying passenger on any public transportation. Rider terminates if requested in writing or the date the policy is continued under a non-forfeiture option.\*
- **No-Cost Life-Threatening Cancer Accelerated Benefit Rider (for face amounts of \$25,000 or more):** advances the Policyowner up to 10% of the face amount of the policy if the Insured is diagnosed with life-threatening cancer where death is likely within five years as determined by an independent oncologist. Rider terminates if requested in writing, the date the policy is continued under a non-forfeiture option, or the date the rider benefit is paid.\*
- **No-Cost Charitable Gift Donation Benefit (for face amounts of \$25,000 or more):** provides an additional 1% of the base policy face amount that will be paid to a charity chosen by the Policyowner upon the death of the Insured. If no charity is chosen, the 1% benefit will be paid to the American Red Cross.
- **No-Cost Terminal Illness Accelerated Benefit Rider:** provides the Policyowner with the right to access the policy's death benefit (discounted at interest for one year) on the life of the Insured if the Insured is diagnosed with a life expectancy of 12 months or less.\*

\*All riders and benefits terminate at the earliest of policy termination, the death of the Insured, policy expiry or maturity, or if the policy premium (including rider premium if any) is not paid by the end of the grace period.

Product and rider/benefit availability, and issue ages may vary by state. Exclusions and limitations may apply.