



## Term

*10, 20 & 30-Year Level Premium  
Annual Renewal Term (ART)*



# Product specifications

## Ages issued, nearest birthday

10-Year	18-75 (18-70 Tobacco classes)
20-Year	18-65 (18-60 Tobacco classes)
30-Year	18-55 (18-50 Tobacco classes)
ART	18-75 (18-70 Tobacco classes)

Available issue ages may vary by state.

## Face amount

<b>Band 1:</b>	\$50,000 - \$99,999 (20-Yr, 30-Yr)
<b>Band 2:</b>	\$100,000 - \$249,999
<b>Band 3:</b>	\$250,000 - \$999,999
<b>Band 4:</b>	\$1,000,000 and up

- Minimum face amount on ART is \$500,000
- No banding on ART
- Band 1 not available on 10-Yr
- Band 1 only available for Standard NT and Standard Tobacco

## Death benefit

Level amount payable through age 95, provided the policy is in force when the insured dies.

## Premiums

Payable to age 95. Guaranteed level rates for 10, 20 and 30 years respectively. Afterward, premium increases annually through age 95 with guaranteed maximums. ART product has guaranteed rates for 10 years.

## Underwriting classifications

- Premier Non Tobacco
- Preferred Non Tobacco
- Standard Plus Non Tobacco
- Standard Non Tobacco
- Preferred Tobacco
- Standard Tobacco
- Non Tobacco excludes all tobacco or nicotine use.

## Policy fee

\$75 Annually (non-commissionable)

## Factors for premium mode other than annual

• Semiannual	.510
• Quarterly	.260
• Monthly (P-A-C)	.089

## Maximum special class-Table 8

Extra premium applies for life. Special Class rates are expressed as a percent of standard rates as follows:

Table 1	125%	Table 5	225%
Table 2	150%	Table 6	250%
Table 3	175%	Table 7	275%
Table 4	200%	Table 8	300%

## Conversion Period

Can be converted to any permanent plan of insurance offered by the company without evidence of insurability, in the level term period (10 years for ART) or to age 75 if earlier. The Wellness for Life rider is not available

## Re-entry (requires full underwriting)

Term plans have a one-time-only re-entry option at the end of the initial level premium period. At that time, the insured can re-enter the given plan of insurance as long as the maximum issue age for that plan has not been exceeded.

## Important guidelines for non-illustrated life insurance

When explaining non-illustrated products:

- Discuss only guaranteed premiums.
- Explain the re-entry provision.
- Tell customers that after the initial level premium period, the premium will increase.
- Don't talk about or show any premiums or coverage period based on non-guaranteed rates.
- Don't offer or imply a price for re-entry.

## Additional benefits available

- Waiver of Premium
- Waiver of Premium Plus
- Accidental Death Benefit
- Children's Insurance
- Additional Insured (Spouse) Rider
- Terminal Illness Accelerated Death Benefits Rider

# Product riders

## Waiver of Premium

### Description

Premiums due after disability begins will be waived provided the disability lasts at least six months and begins between ages 18 and 65. Disability is defined as the inability to perform one's own occupation for the first 24 months and any occupation thereafter for which one is suited. Benefits, including those premiums currently being waived, cease at age 65. If the policy is converted while on disability status, the permanent product's premium is not waived.

### Issue Ages

18-59 (age nearest birthday)

### Premium

Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule. Premiums cease at age 65.

### Benefit

Premiums for the additional insured rider are also waived upon the base insured's disability. Benefits end if the base policy is converted, disability ends, the base insured is age 65 or the additional insured coverage is converted.

### Maximum Face

\$500,000 ages 18-19  
\$5 million ages 20-59

### Maximum Rating Class

Substandard Table 4

**Form ICC13-TLWPN-E14 or TLWPN-E14**

## Waiver of Premium Plus<sup>1</sup>

### Description

Premiums due after disability begins will be waived, provided the disability lasts at least six months and begins between ages 18 and 65. While disabled, coverage may be converted to a permanent plan, and premiums will continue to be waived. Upon age 65, the plan will be automatically endorsed as a fully paid-up permanent policy if insured is disabled for at least 5 years (regardless if converted or not). Disability is defined as the inability to perform one's own occupation for the first 24 months and any occupation thereafter for which one is suited.

Waiver Plus benefits are also extended to the additional insured rider if it's included on the policy. Premiums for the additional insured rider are waived if the base insured is disabled. If the additional insured rider is converted to a permanent life contract, premiums on the additional insured's policy continue to be waived as long as the base insured is disabled.

### Issue Ages

18-59 (age nearest birthday)

### Premium

Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule.

### Maximum Face

\$500,000 ages 18-19  
\$5 million ages 20-59

### Maximum Rating Class

Substandard Table 4

### Benefit

Waiver of Premium Plus provides superb waiver benefits in the event of disability.

**Form ICC13-TLWPC-E14 or TLWPC-E14**

<sup>1</sup>Waiver of Premium Plus not available with Children's Insurance Rider.

## Accidental Death Benefit Rider Children's Insurance Rider<sup>2</sup>

### Description

ADB provides an additional death benefit payout should the insured die from an accident which is direct and independent of all other causes.

### Issue Ages

18-60 (age nearest birthday)

### Premium

Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule. Both premium and benefits cease at age 70.

### Benefit

Provides additional death benefit coverage should the insured die from an accident.

### Minimum Face

\$1,000

### Maximum Face

Face amount or \$500,000 for most ages issued standard. (\$100,000 for ages 18-19).

### Maximum Rating Class

Substandard Table 4

**Form ICC13-TLADB-E14 or TLADB-E14**

### Description

Provides level term insurance for all children of the insured, including stepchildren. Conversion privilege is effective on the child's 25th birthday for up to five times the face amount of term insurance provided by the rider.

### Issue Ages

18-55 for primary insured (age nearest birthday) 15 days to 17 years for child

### Premium

Level premiums per unit of coverage payable to base insured's age 65.

### Benefit

Provides level death benefit on each child's life up to age 25.

### Minimum Face

\$2,000

### Maximum Face

\$20,000

**Form ICC13-TLCIR-E14 or TLCIR-E14**

<sup>2</sup>Children's Insurance Rider not available with Waiver of Premium Plus

## Product riders (cont.)

### Additional Insured Rider

#### Description

Provides level death benefit coverage on up to three other lives as long as the owner has an insurable interest on each life.

(Premium level for first 10 policy years only.)

#### Issue Ages

18-75 (age nearest birthday of each additional insured)

#### Reentry

Same reentry point as base policy but is renewable until reentry. Reentry is allowed with evidence of insurability for each additional insured requesting reentry.

#### Minimum Face

\$25,000

#### Maximum Face

Face amount of base plan

#### Underwriting Class

Non Tobacco and Tobacco

#### Maximum Rating Class

Substandard Table 8

#### Renewal

Renewable to the additional insured's age 95 or the expiration date of the base policy, if earlier.

#### Conversion

Each additional insured can convert to a permanent plan of insurance prior to the expiration date or within 60 days after the death of the base insured, provided a plan of insurance is available at the age nearest birthday of the additional insured. Conversion is subject to our rules effective at the time of conversion.

**Form ICC13-TLAIR-E14 or TLAIR-E14**

### Terminal Illness Accelerated Benefits Rider

#### Description

Accelerates the time when benefits are paid if an insured becomes terminally ill. A portion of the policy proceeds normally paid at death are paid to the owner while the insured is living provided the insured has a life expectancy of 12 months or less.

#### Issue Ages

Any age

#### Minimum Benefit

\$500

#### Maximum Benefit for each Insured

50 percent of face not exceeding \$250,00

**Form ICC13-LTABR-E14 or LTABR-E14**

#### TERM RATES

Current Term Rates can be found on  
**Life Portraits Sales Solutions (LPSS)**

#### PRODUCT AND WEB SUPPORT

(855) 887-4487 Option 3





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