

WITH GUARANTEED ISSUE

Leaders Lifestyle with Critical Illness



Term Life Insurance to Age 100 With 30% Critical Illness Benefit



PLAN FACTS*

PORTABILITY allows you to continue this valuable coverage with no loss of benefits or increase of cost should you terminate your employment.

SECURITY means your coverage cannot be cancelled by your employer or the insurance company unless you request cancellation or non-payment of premium.

TERM LIFE INSURANCE TO AGE 100 offers a guaranteed level premium to age 100 and a guaranteed level death benefit for the first 10 years. Afterwards, this participating policy uses dividends to purchase annual term additions. Although not guaranteed, dividends should be sufficient to maintain level death benefits to age 100.

FAMILY PROTECTION – Individual coverage is available for you, your spouse, children and/or grandchildren. *(Children and grandchildren must be under age 26 at time of application.)*

CRITICAL ILLNESS BENEFITS pay the owner a lump sum of 30% of the of the coverage as an accelerated benefit upon the diagnosis of one of five major health conditions:

- Severe Heart Attack*
- Severe Stroke*
- Life-Threatening Cancer*
- Cardiac Surgery (Bypass or Transplant)*
- Terminal Condition with a life expectancy of 24 months or less*

Note: If you have a qualifying health condition and choose to take the benefit, your “initial insurance amount” will be reduced by 30%. After a one year waiver of premium, your base premium will be reduced by 30% as well.

GUARANTEED ISSUE benefit of \$10,000 is available to you, your spouse, and children once employee participation is met. You must purchase coverage on yourself for your spouse and child to qualify for guarantee issue. Coverage applied for in excess of the guarantee issue limit on all family members will be “simplified issue” underwritten which

means no medical examinations, blood profiles, or other medical requirements.

AFFORDABLE PREMIUMS with coverage amounts ranging from \$10,000 to \$150,000.

AVAILABLE OPTIONS AND BENEFITS*

CHILD TERM RIDER[†] provides \$10,000 of coverage to all eligible children (natural, step, or legally adopted) who are dependents of the insured, under age 26, and are listed on the application. After issue additional children, born or legally adopted, are automatically* covered 30 days after birth.

At age 26, each covered child may convert the benefit to five times the face amount – guaranteed.

Child Term Rider Rates	
Weekly	Monthly
\$1.25	\$5.42

(Note: Purchase limited to one rider per family. Rider expires when last known child reaches age 26.)

ACCIDENTAL DEATH BENEFIT[†] doubles the individual policy face amount in the event of death due to an accident*. Premium is 3¢ per thousand, per week and is available for applicants ages 18-60. *(Rider expires at age 65. Benefit is not available or applicable to the Child Term Rider.)*

RESIDENCY REQUIREMENTS – All individual insureds, including riders, must legally reside within the United States.

* Refer to policy for conditions and limitations that apply
† Does not include Critical Illness Benefit

Underwritten by



Providing the means for a more secure future.

Monthly Rates by Face Value with Critical Illness Benefit - \$10,000 Guarantee Issue¹

Age on Signature Date	\$10,000 (GI) ¹ Life Insurance with \$3,000 Accelerated Benefit	\$15,000 Life Insurance with \$4,500 Accelerated Benefit	\$25,000 Life Insurance with \$7,500 Accelerated Benefit	\$50,000 Life Insurance with \$15,000 Accelerated Benefit	\$75,000 Life Insurance with \$22,500 Accelerated Benefit	\$100,000 Life Insurance with \$30,000 Accelerated Benefit	\$125,000 Life Insurance with \$37,500 Accelerated Benefit	\$150,000 Life Insurance with \$45,000 Accelerated Benefit
0-14	\$7.02	NA	\$11.05	\$17.77	NA	NA	NA	NA
15	\$7.02	NA	\$11.09	\$17.85	NA	NA	NA	NA
16	\$7.06	NA	\$11.09	\$17.90	NA	NA	NA	NA
17	\$7.06	NA	\$11.14	\$17.90	NA	NA	NA	NA
18	\$7.06	NA	\$11.14	\$17.94	\$24.74	\$31.55	\$38.35	\$45.15
19	\$7.06	NA	\$11.14	\$17.94	\$24.79	\$31.59	\$38.39	\$45.20
20	\$7.06	NA	\$11.18	\$17.98	\$24.83	\$31.63	\$38.48	\$45.28
21	\$7.06	NA	\$11.18	\$17.98	\$24.83	\$31.63	\$38.48	\$45.28
22	\$7.06	NA	\$11.18	\$17.98	\$24.83	\$31.63	\$38.48	\$45.28
23	\$7.06	NA	\$11.18	\$17.98	\$24.83	\$31.63	\$38.48	\$45.28
24	\$7.06	NA	\$11.18	\$17.98	\$24.83	\$31.63	\$38.48	\$45.28
25	\$7.06	NA	\$11.18	\$17.98	\$24.83	\$31.63	\$38.48	\$45.28
26	\$7.15	NA	\$11.40	\$18.42	\$25.48	\$32.54	\$39.56	\$46.63
27	\$7.24	NA	\$11.66	\$18.94	\$26.26	\$33.58	\$40.86	\$48.19
28	\$7.37	NA	\$11.96	\$19.59	\$27.17	\$34.80	\$42.42	\$50.05
29	\$7.54	NA	\$12.31	\$20.28	\$28.30	\$36.27	\$44.24	\$52.22
30	\$7.71	\$9.40	\$12.74	\$21.19	\$29.60	\$38.00	\$46.41	\$54.86
31	\$7.89	\$9.71	\$13.26	\$22.19	\$31.16	\$40.08	\$49.01	\$57.94
32	\$8.15	\$10.10	\$13.91	\$23.49	\$33.06	\$42.60	\$52.17	\$61.75
33	\$8.49	\$10.57	\$14.73	\$25.13	\$35.49	\$45.89	\$56.29	\$66.69
34	\$8.84	\$11.09	\$15.60	\$26.87	\$38.13	\$49.40	\$60.67	\$71.93
35	\$9.23	\$11.70	\$16.64	\$28.90	\$41.21	\$53.47	\$65.78	\$78.04
36	\$9.71	\$12.35	\$17.72	\$31.11	\$44.50	\$57.89	\$71.33	\$84.72
37	\$10.18	\$13.09	\$18.94	\$33.54	\$48.14	\$62.75	\$77.35	\$91.95
38	\$10.66	\$13.82	\$20.19	\$36.01	\$51.87	\$67.73	\$83.59	\$99.41
39	\$11.18	\$14.60	\$21.45	\$38.57	\$55.68	\$72.80	\$89.92	\$107.03
40	\$11.70	\$15.38	\$22.75	\$41.17	\$59.63	\$78.04	\$96.46	\$114.88
41	\$12.26	\$16.21	\$24.14	\$43.94	\$63.70	\$83.50	\$103.31	\$123.11
42	\$12.83	\$17.07	\$25.61	\$46.89	\$68.12	\$89.40	\$110.67	\$131.95
43	\$13.48	\$18.07	\$27.21	\$50.05	\$72.93	\$95.81	\$118.65	\$141.53
44	\$14.17	\$19.11	\$28.95	\$53.56	\$78.17	\$102.79	\$127.40	\$152.01
45	\$14.95	\$20.24	\$30.85	\$57.33	\$83.85	\$110.37	\$136.85	\$163.37
46	\$15.77	\$21.45	\$32.89	\$61.45	\$89.96	\$118.52	\$147.07	\$175.63
47	\$16.64	\$22.75	\$35.06	\$65.78	\$96.50	\$127.23	\$157.95	\$188.67
48	\$17.55	\$24.18	\$37.40	\$70.46	\$103.52	\$136.63	\$169.69	\$202.76
49	\$18.55	\$25.70	\$39.91	\$75.49	\$111.06	\$146.64	\$182.22	\$217.79
50	\$19.63	\$27.26	\$42.55	\$80.77	\$118.99	\$157.26	\$195.48	\$233.70
51	\$20.76	\$28.95	\$45.37	\$86.41	\$127.44	\$168.48	\$209.52	\$250.55
52	\$21.93	\$30.72	\$48.32	\$92.26	\$136.24	\$180.18	\$224.16	\$268.15
53	\$23.10	\$32.50	\$51.31	\$98.24	\$145.21	\$192.18	\$239.11	\$286.09
54	\$24.31	\$34.32	\$54.30	\$104.22	\$154.18	\$204.10	\$254.06	\$304.03
55	\$25.48	\$36.05	\$57.24	\$110.11	\$163.02	\$215.93	\$268.84	\$321.71
56	\$26.82	\$38.05	\$60.54	\$116.78	\$172.99	\$229.19	\$285.44	\$341.64
57	\$28.34	\$40.34	\$64.35	\$124.37	\$184.38	\$244.40	\$304.42	\$364.43
58	\$30.12	\$42.99	\$68.77	\$133.21	\$197.69	\$262.12	\$326.56	\$391.00
59	\$32.15	\$46.06	\$73.93	\$143.48	\$213.07	\$282.66	\$352.21	\$421.81
60	\$34.54	\$49.66	\$79.86	\$155.44	\$230.97	\$306.54	\$382.07	\$457.60
61	\$37.18	\$53.56	\$86.41	\$168.48	\$250.55	\$332.63	\$414.70	\$496.77
62	\$39.87	\$57.63	\$93.12	\$181.91	\$270.75	\$359.54	\$448.33	\$537.12
63	\$42.51	\$61.62	\$99.80	\$195.22	\$290.68	\$386.14	\$481.56	\$577.03
64	\$45.41	\$65.95	\$107.03	\$209.69	\$312.39	\$415.09	\$517.75	\$620.45
65	\$48.75	\$70.94	\$115.31	\$226.33	\$337.31	\$448.33	\$559.30	\$670.32
66	\$52.65	\$76.79	\$125.10	\$245.87	\$366.64	\$487.41	\$608.18	\$728.95
67	\$57.29	\$83.81	\$136.76	\$269.19	\$401.66	\$534.08	\$666.51	\$798.94
68	\$62.96	\$92.30	\$150.93	\$297.53	\$444.12	\$590.72	\$737.32	\$883.91
69	\$69.98	\$102.83	\$168.48	\$332.63	\$496.77	\$660.92	\$825.02	\$989.17
70	\$79.04	\$116.39	\$191.10	\$377.91	\$564.68	\$751.44	\$938.25	\$1,125.02



* Initial insurance amounts are based on age at application. The amounts shown are guaranteed for the first ten (10) years of the policy. Please refer to the minimum coverage amount table in your policy for additional information. Death benefits are projected to remain level after the first ten (10) years due to the term additions paid by participating dividends but are not guaranteed.

¹ Guarantee Issue (GI) requires minimum participation. Completing all medical questions is required to issue qualifying contracts if the minimum participation for GI is not met.