

# Leaders Lifestyle with Critical Illness



## Monthly Rates



CAN I ASSURE MY FAMILY THAT WE CAN FULFILL  
OUR FAMILY'S FINANCIAL GOALS?

**THE ANSWER IS YES.**



LIFE INSURANCE TO **AGE 100** ASSURES THAT  
PROMISE WILL BE KEPT BY PROVIDING MONEY TO  
HELP WITH THE FOLLOWING:

- Final Expense
- Mortgage/Rent Payments
- Outstanding Debt
- Educational Expenses
- Child Care
- Medical Expenses



Underwritten by



*Providing the means for a more secure future.*

# 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 you, “the employee”, own this valuable coverage. This coverage cannot be canceled by the employer or insurance company as long as premiums are paid.

**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, the policy provides a non-guaranteed death benefit enhancement to purchase one-year term additions designed 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 BENEFIT**<sup>^</sup> pays the owner a one-time lump sum of 30% of the coverage as an accelerated benefit upon the diagnosis<sup>^</sup> 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.*

**CONTINGENT GUARANTEED ISSUE**<sup>#</sup> - two simple medical questions may qualify you, “the employee”, for \$100,000 in coverage on initial offering. CGI also applies to spouse and children at reduced levels. Amounts over \$100,000, late enrollees, and applicants answering yes to medical questions will be underwritten on a simplified issue basis.

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

### AVAILABLE OPTIONS AND BENEFITS\*

**CHILD TERM RIDER**<sup>†</sup> provides \$10,000 of coverage to all eligible unmarried 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**<sup>†</sup> 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  
<sup>^</sup> Benefit is available for conditions diagnosed 30 days after the policy effective date  
<sup>#</sup> CGI requires minimum employee participation by group size  
<sup>†</sup> Does not include Critical Illness Benefit

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## Non-Tobacco Uni-Gender Monthly Rates by Face Value with Critical Illness Benefit

Age on Signature Date	<b>\$10,000</b> Life Insurance with <b>\$3,000</b> Accelerated Benefit	<b>\$15,000</b> Life Insurance with <b>\$4,500</b> Accelerated Benefit	<b>\$25,000</b> Life Insurance with <b>\$7,500</b> Accelerated Benefit	<b>\$50,000</b> Life Insurance with <b>\$15,000</b> Accelerated Benefit	<b>\$75,000</b> Life Insurance with <b>\$22,500</b> Accelerated Benefit	<b>\$100,000</b> Life Insurance with <b>\$30,000</b> Accelerated Benefit	<b>\$125,000</b> Life Insurance with <b>\$37,500</b> Accelerated Benefit	<b>\$150,000</b> Life Insurance with <b>\$45,000</b> Accelerated Benefit
0-10	NA	NA	12.71	20.42	NA	NA	NA	NA
11	NA	NA	12.90	20.79	NA	NA	NA	NA
12	NA	NA	13.08	21.17	NA	NA	NA	NA
13	NA	NA	13.27	21.54	NA	NA	NA	NA
14	NA	NA	13.27	21.54	NA	NA	NA	NA
15	NA	NA	13.31	21.63	NA	NA	NA	NA
16	NA	NA	13.35	21.71	NA	NA	NA	NA
17	NA	NA	13.40	21.79	NA	NA	NA	NA
18	NA	NA	13.44	21.88	30.31	38.75	47.19	55.63
19	NA	NA	13.48	21.96	30.44	38.92	47.40	55.88
20	NA	NA	13.54	22.08	30.63	39.17	47.71	56.25
21	NA	NA	13.58	22.17	30.75	39.33	47.92	56.50
22	NA	NA	13.63	22.25	30.88	39.50	48.13	56.75
23	NA	NA	13.67	22.33	31.00	39.67	48.33	57.00
24	NA	NA	13.71	22.42	31.13	39.83	48.54	57.25
25	NA	NA	13.75	22.50	31.25	40.00	48.75	57.50
26	NA	NA	13.79	22.58	31.38	40.17	48.96	57.75
27	NA	NA	14.44	23.88	33.31	42.75	52.19	61.63
28	NA	NA	15.15	25.29	35.44	45.58	55.73	65.88
29	NA	NA	15.94	26.88	37.81	48.75	59.69	70.63
30	NA	NA	16.96	28.92	40.88	52.83	64.79	76.75
31	NA	NA	17.48	29.96	42.44	54.92	67.40	79.88
32	NA	NA	18.06	31.13	44.19	57.25	70.31	83.38
33	NA	NA	18.48	31.96	45.44	58.92	72.40	85.88
34	NA	NA	19.29	33.58	47.88	62.17	76.46	90.75
35	11.13	14.20	20.33	35.67	51.00	66.33	81.67	97.00
36	12.08	15.63	22.71	40.42	58.13	75.83	93.54	111.25
37	12.36	16.04	23.40	41.79	60.19	78.58	96.98	115.38
38	12.75	16.63	24.38	43.75	63.13	82.50	101.88	121.25
39	12.97	16.95	24.92	44.83	64.75	84.67	104.58	124.50
40	13.70	18.05	26.75	48.50	70.25	92.00	113.75	135.50
41	13.78	18.16	26.94	48.88	70.81	92.75	114.69	136.63
42	14.33	19.00	28.33	51.67	75.00	98.33	121.67	145.00
43	14.88	19.81	29.69	54.38	79.06	103.75	128.44	153.13
44	15.43	20.64	31.06	57.13	83.19	109.25	135.31	161.38
45	15.83	21.25	32.08	59.17	86.25	113.33	140.42	167.50
46	17.34	23.51	35.85	66.71	97.56	128.42	159.27	190.13
47	17.53	23.80	36.33	67.67	99.00	130.33	161.67	193.00
48	18.42	25.13	38.54	72.08	105.63	139.17	172.71	206.25
49	18.99	25.99	39.98	74.96	109.94	144.92	179.90	214.88
50	19.43	26.65	41.08	77.17	113.25	149.33	185.42	221.50
51	20.94	28.91	44.85	84.71	124.56	164.42	204.27	244.13
52	21.18	29.28	45.46	85.92	126.38	166.83	207.29	247.75
53	21.93	30.40	47.33	89.67	132.00	174.33	216.67	259.00
54	22.68	31.53	49.21	93.42	137.63	181.83	226.04	270.25
55	24.05	33.58	52.63	100.25	147.88	195.50	243.13	290.75
56	27.73	39.10	61.83	118.67	175.50	232.33	289.17	346.00
57	28.28	39.91	63.19	121.38	179.56	237.75	295.94	354.13
58	29.33	41.50	65.83	126.67	187.50	248.33	309.17	370.00
59	30.48	43.23	68.71	132.42	196.13	259.83	323.54	387.25
60	32.02	45.53	72.54	140.08	207.63	275.17	342.71	410.25
61	33.65	47.98	76.63	148.25	219.88	291.50	363.13	434.75
62	35.27	50.40	80.67	156.33	232.00	307.67	383.33	459.00
63	36.78	52.66	84.44	163.88	243.31	322.75	402.19	481.63
64	38.36	55.04	88.40	171.79	255.19	338.58	421.98	505.38
65	41.62	59.93	96.54	188.08	279.63	371.17	462.71	554.25
66	53.31	77.46	125.77	246.54	367.31	488.08	608.85	729.63
67	57.98	84.46	137.44	269.88	402.31	534.75	667.19	799.63
68	63.64	92.96	151.60	298.21	444.81	591.42	738.02	884.63
69	70.66	103.49	169.15	333.29	497.44	661.58	825.73	989.88
70	79.72	117.08	191.79	378.58	565.38	752.17	938.96	1,125.75



*\* 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 a non-guaranteed benefit enhancement.*



## Tobacco Uni-Gender Monthly Rates by Face Value with Critical Illness Benefit

Age on Signature Date	<b>\$10,000</b> Life Insurance with <b>\$3,000</b> Accelerated Benefit	<b>\$15,000</b> Life Insurance with <b>\$4,500</b> Accelerated Benefit	<b>\$25,000</b> Life Insurance with <b>\$7,500</b> Accelerated Benefit	<b>\$50,000</b> Life Insurance with <b>\$15,000</b> Accelerated Benefit	<b>\$75,000</b> Life Insurance with <b>\$22,500</b> Accelerated Benefit	<b>\$100,000</b> Life Insurance with <b>\$30,000</b> Accelerated Benefit	<b>\$125,000</b> Life Insurance with <b>\$37,500</b> Accelerated Benefit	<b>\$150,000</b> Life Insurance with <b>\$45,000</b> Accelerated Benefit
18	NA	NA	17.08	29.17	41.25	53.33	65.42	77.50
19	NA	NA	17.44	29.88	42.31	54.75	67.19	79.63
20	NA	NA	17.77	30.54	43.31	56.08	68.85	81.63
21	NA	NA	18.13	31.25	44.38	57.50	70.63	83.75
22	NA	NA	18.46	31.92	45.38	58.83	72.29	85.75
23	NA	NA	18.81	32.63	46.44	60.25	74.06	87.88
24	NA	NA	19.15	33.29	47.44	61.58	75.73	89.88
25	NA	NA	19.50	34.00	48.50	63.00	77.50	92.00
26	NA	NA	19.83	34.67	49.50	64.33	79.17	94.00
27	NA	NA	20.19	35.38	50.56	65.75	80.94	96.13
28	NA	NA	21.33	37.67	54.00	70.33	86.67	103.00
29	NA	NA	22.60	40.21	57.81	75.42	93.02	110.63
30	NA	NA	24.13	43.25	62.38	81.50	100.63	119.75
31	NA	NA	25.04	45.08	65.13	85.17	105.21	125.25
32	NA	NA	26.00	47.00	68.00	89.00	110.00	131.00
33	NA	NA	27.00	49.00	71.00	93.00	115.00	137.00
34	NA	NA	28.06	51.13	74.19	97.25	120.31	143.38
35	14.68	19.53	29.21	53.42	77.63	101.83	126.04	150.25
36	16.56	22.34	33.90	62.79	91.69	120.58	149.48	178.38
37	17.03	23.05	35.08	65.17	95.25	125.33	155.42	185.50
38	17.55	23.83	36.38	67.75	99.13	130.50	161.88	193.25
39	18.10	24.65	37.75	70.50	103.25	136.00	168.75	201.50
40	18.68	25.51	39.19	73.38	107.56	141.75	175.94	210.13
41	19.22	26.33	40.54	76.08	111.63	147.17	182.71	218.25
42	19.82	27.23	42.04	79.08	116.13	153.17	190.21	227.25
43	20.42	28.13	43.54	82.08	120.63	159.17	197.71	236.25
44	21.07	29.10	45.17	85.33	125.50	165.67	205.83	246.00
45	21.73	30.10	46.83	88.67	130.50	172.33	214.17	256.00
46	24.15	33.73	52.88	100.75	148.63	196.50	244.38	292.25
47	24.93	34.90	54.83	104.67	154.50	204.33	254.17	304.00
48	25.76	36.14	56.90	108.79	160.69	212.58	264.48	316.38
49	26.67	37.50	59.17	113.33	167.50	221.67	275.83	330.00
50	27.63	38.95	61.58	118.17	174.75	231.33	287.92	344.50
51	29.95	42.43	67.38	129.75	192.13	254.50	316.88	379.25
52	30.76	43.64	69.40	133.79	198.19	262.58	326.98	391.38
53	31.58	44.88	71.46	137.92	204.38	270.83	337.29	403.75
54	32.43	46.14	73.56	142.13	210.69	279.25	347.81	416.38
55	33.28	47.41	75.69	146.38	217.06	287.75	358.44	429.13
56	36.83	52.75	84.58	164.17	243.75	323.33	402.92	482.50
57	38.25	54.88	88.13	171.25	254.38	337.50	420.63	503.75
58	39.90	57.35	92.25	179.50	266.75	354.00	441.25	528.50
59	41.73	60.10	96.83	188.67	280.50	372.33	464.17	556.00
60	43.95	63.43	102.38	199.75	297.13	394.50	491.88	589.25
61	53.73	78.10	126.83	248.67	370.50	492.33	614.17	736.00
62	56.17	81.75	132.92	260.83	388.75	516.67	644.58	772.50
63	58.31	84.96	138.27	271.54	404.81	538.08	671.35	804.63
64	60.44	88.16	143.60	282.21	420.81	559.42	698.02	836.63
65	62.76	91.64	149.40	293.79	438.19	582.58	726.98	871.38
66	77.47	113.70	186.17	367.33	548.50	729.67	910.83	1,092.00
67	84.47	124.20	203.67	402.33	601.00	799.67	998.33	1,197.00
68	92.97	136.95	224.92	444.83	664.75	884.67	1,104.58	1,324.50
69	103.49	152.74	251.23	497.46	743.69	989.92	1,236.15	1,482.38
70	117.08	173.11	285.19	565.38	845.56	1,125.75	1,405.94	1,686.13



\* 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 a non-guaranteed benefit enhancement.