



Premium rates for riders will be calculated by the illustration system.

Terminal Illness/Accelerated Death Benefit (TI/ADB) - Term & UL:

- Where available, rider is automatically included in all policies.
- No charge or extra premium for rider.
- Maximum benefit is lesser of 60% of the then current face amount of the policy or \$1,000,000.
- A lien equal to the accelerated death benefit applied for is established against the policy and accumulates interest.

Guaranteed Insurability Riders (GIR), E543, E545 & E555-UL only:

- Rider(s) allow for purchase of additional insurance without evidence of insurability.
- Option exercise date(s) depend upon the Rider(s) selected, **Variable Option (VO)** or **Survivor's Choice (SC)**.
- Up to 6 GIR riders are allowed per policy.
- The client selects **VO** exercise date(s) at the time of application.
- Maximum total increase is 5 times the base policy.
- Earliest Option Date is the later of age 40 and 4 years from original issue date; latest Option Date is age 70.
- **VO** issue ages are 25-65.
- **SC** exercise date(s) is the date(s) of death of someone else, the "Designated Life(s)."
- Designated Life(s) is not insured and does not prove insurability.
- Maximum total increase amount is 10 times the base policy.
- **SC** issue ages 25-70 and rider(s) expires at age 90.

Medical Underwriting Requirements will be based on the base plan amount **plus** the following: **VO**, 50% of rider(s) amount(s) within 10 years of issue. 10% of rider(s) amount(s) 10 years or more from issue. **SC**: 50% of rider(s) amount(s).

Financial Underwriting will be based on 100% of the **VO & SC** amount(s). Underwriting will take into consideration any "trend lines" that may indicate future growth in the insured's or businesses net worth.

Protected Insurability Rider (PIR), E530 - UL only:

- Issue ages 0 to 37, rider expires at age 40. Rider provides for right of insured to purchase additional coverage at attained ages 25, 28, 31, 34, 37, and 40 without evidence of insurability.
- Minimum issue amount is \$10,000 (\$25,000 in Washington) and maximum amount is \$50,000 per Option Date. Add 50% of total PIR option amounts to base plan to determine underwriting requirements.

Accidental Death Benefit (ADB), E503 & EG504 - Term & UL:

- Issue ages 15 to 60, coverage expires at age 70.
- Maximum issue amount is \$150,000.

Waiver Of Premium (WP), EG509 - Term Only:

- Issue Ages 18 to 55, coverage expires at age 60.
- Rider requires evidence of insurability to be included on a new policy as part of an evidence free (conversion) exchange.

Disability Benefit Rider (DBR), E572, E574 & E374 - UL only:

- Issue ages 15-55, coverage expires at age 60.
- Client selects monthly amount to be credited to the policy in the event of total disability.
- Minimum amount is the lesser of planned premium or target premium.
- Maximum amount is IRS Guideline Level Premium.

Covered Insured Rider (CIR), E554 - UL only:

- Issue ages 18-70 Select Preferred and Preferred, 0-70 Non-Smoker and 15-70 Smoker and Tobacco.
- Provides level term insurance to age 95 on the life of the insured, the insured's spouse, or a child of the insured.
- Only one insured per rider and one rider per policy.
- \$5,000 minimum issue amount.
- Rider may be converted to a permanent product.

Children's Term Rider (CTR), E578 & E378 - UL only:

- Issue ages 15 days to their 18th birthday. Issue ages of Primary Insured, 15-64.
- Provides term insurance to age 25, the expiry date of the rider, or termination of the policy, whichever is earlier, for all covered children of the insured.
- Minimum issue is one unit (\$1,000) and maximum is 20 units (\$20,000).
- All natural and adopted children and stepchildren who are living at the date of application are covered if listed on the application and within issue ages.
- Future children are also covered from age 15 days or date of adoption, if later.
- Annual premium is \$6 per unit.

Family Term Rider (FTR), E577 & E377 - UL only:

- Issue ages 18-64 of insured and 15-40 of the spouse.
- Provides term insurance for the applicant's spouse and children.
- Minimum issue is one unit and maximum is 20 units.
- Annual premium is \$27 per unit.
- The children's coverage is \$1,000 per unit and identical to the Children's Term Rider.
- Spouse's death benefit varies by age of the spouse at death:

Age at Death	Benefit per Unit	Age at Death	Benefit per Unit
15 - 22	\$5,000	43 - 47	\$2,500
23 - 27	4,500	48 - 52	2,000
28 - 32	4,000	53 - 57	1,600
33 - 37	3,500	58 - 62	1,200
38 - 42	3,000	63 - 65	1,000

Note: Of the optional riders, only the **Covered Insured Rider (CIR)** is available on a rated or sub-standard basis.