



Could you use  
**Accidental Death Coverage**  
that does the following?

- Offers affordable accidental death protection that doubles in 20 years.
- Provides guaranteed level premiums over 20-year period.
- Provides a return of 20 annual premiums in year 20.
- Is guaranteed issue if your client has a good driving record and is not involved in hazardous avocations.
- Available in 3 amounts: \$50,000, \$75,000, \$100,000.
- Issue ages 18-60; only one rate for all ages and either sex.
- Sample for \$100,000 of coverage:
  - Annual Premium = \$245
  - Coverage increases each year; doubles to \$200,000 in year 20
  - Return of premium in year 20 = \$4,900

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