



Colonial Penn Life Insurance Company
Home Office: 399 Market Street, Philadelphia, PA 19181
(215) 928-8000 www.colonialpenn.com

**Disclosure for Critical Illness - Heart Attack or Stroke and Terminal Illness
Accelerated Death Benefit Rider
For Whole Life Insurance Policy**

Brief Description: If the insured is diagnosed as having a Qualifying Event, this rider allows the owner to receive part of the policy's Death Benefit that would otherwise be payable to the beneficiary upon the insured's death. The Accelerated Death Benefit is a lump sum benefit and is in lieu of payment of the full Death Benefit of the policy. Refer to the example below.

Qualifying Events that can trigger payment of the Accelerated Death Benefit.

The Qualifying Event for the Accelerated Death Benefit is the Critical Illness - Heart Attack or Stroke or Terminal Illness of the insured. The Qualifying Event must occur and be certified by a Licensed Physician while the rider is in force.

1. **Critical Illness** is a positive diagnosis of the insured's Heart Attack or Stroke, by a Licensed Physician through clinical findings, with corroboration from electrocardiographic findings or blood enzyme findings for Heart Attack, or with corroboration from electroencephalogram, imaging tests or blood flow tests for Stroke.
 - a. **Heart Attack** means a myocardial infarction. A myocardial infarction occurs when the blood supply to the heart is severely reduced, commonly due to blockage in one of the coronary arteries, resulting in damage to the heart muscle. A diagnosis of cardiac arrest is not by itself a positive diagnosis of Heart Attack.
 - b. **Stroke** means a cerebrovascular accident that causes neurological deficiency lasting more than 24 hours. A cerebrovascular accident means a sudden, unexpected interference in brain function resulting from an insufficient supply of blood to part of the brain. Stroke does not mean a head injury, Transient Ischemic Attack, or chronic cerebrovascular insufficiency.
2. **Terminal Illness** is a medical condition from which the insured is not reasonably expected to recover and from which the insured is expected to die within 12 months from the date of Certification by a Licensed Physician.

Cost of Insurance

The premium for this rider is based on the rider benefit and the gender and age of the insured when the policy takes effect.

Administrative Fee

An Administrative Fee will be charged to you for processing the payment of the Accelerated Death Benefit. It will be automatically deducted from the Accelerated Death Benefit payment.

Impact on Policy Values

The Death Benefit, cash value, policy premium and loan amount, if any, of the policy will be reduced proportionately by the Accelerated Death Benefit. The new premium for the policy will be based on the remaining Death Benefit amount using the same premium rate that applied at issue.

This rider provides an Accelerated Death Benefit which is intended to qualify for tax treatment under Section 101(g)(1)(A) of the Internal Revenue Code, except as provided by Section 101(g)(5), for insureds who are Terminally Ill.

Receipt of an Accelerated Death Benefit may be a taxable event. You should consult your personal tax advisor.

Any benefit received under this rider may impact the recipient's eligibility for Medicaid or other government benefits or entitlements.

This rider is not a qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code, nor is it a non-qualified long-term care insurance contract. This rider does not provide long-term care insurance, nor does it replace long-term care insurance coverage. Carefully review all limitations of this rider, as well as those of the policy to which it is attached.

Only one (1) Accelerated Death Benefit is payable under this rider.

Upon a request to accelerate the policy death benefit and upon the payment of the Accelerated Death Benefit, you and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration of the payment of death benefit on the Death Benefit, cash value, policy premium and policy loans, if any, under the policy. The accelerated benefit payment will be paid in one lump sum to the owner. The rider will terminate when the accelerated benefit is paid.

Hypothetical Example of an Accelerated Death Benefit Payment

Whole Life Insurance Policy with Critical Illness - Heart Attack or Stroke and Terminal Illness Accelerated Death Benefit Rider

Issue age	40	
Sex	Male	
Beginning of Policy Year	11	
<u>Before Acceleration</u>		
Death Benefit	\$50,000.00	
Mode	Monthly	
Policy Premium	\$76.04	
Rider Premium	\$7.23	
Total Monthly Premium	\$83.27	
Cash Value	\$4,050.00	
Policy Loan and Accrued Loan Interest	\$1,000.00	
Interest Rate	4.20%	
Qualifying Event	Critical Illness Heart/Stroke	Terminal Illness
Acceleration %	50.00%	50.00%
<u>Accelerated death benefit payment calculation</u>		
Accelerated Death Benefit	\$25,000.00	\$25,000.00
Acceleration % x Policy Loan and Accrued Loan Interest	\$500.00	\$500.00
12 months interest on Accelerated Death Benefit		\$1,050.00
Due and unpaid premium on Policy and Rider	\$0.00	\$0.00
Present value of premiums payable on Accelerated Death Benefit		\$425.46
Administrative Fee	<u>\$100.00</u>	<u>\$100.00</u>
Accelerated Death Benefit payment	\$24,400.00	\$22,924.54
<u>After Acceleration</u>		
Death Benefit	\$25,000.00	\$25,000.00
Policy Premium	\$39.89	\$39.89
Rider Premium	\$0.00	\$0.00
Total Premium	\$39.89	\$39.89
Cash Value	\$2,025.00	\$2,025.00
Policy Loan and Accrued Loan Interest	\$500.00	\$500.00

Whole Life Insurance/Living Insurance™

Find Your Accelerated Death Benefit Rider Additional Monthly Premium based on Your Selected Whole Life Benefit Amount

ISSUE AGE	MALE MONTHLY RIDER PREMIUMS					ISSUE AGE	FEMALE MONTHLY RIDER PREMIUMS				
	Whole Life Benefit Amount						Whole Life Benefit Amount				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
40	\$1.45	\$2.89	\$4.34	\$5.78	\$7.23	40	\$1.06	\$2.12	\$3.17	\$4.23	\$5.29
41	1.52	3.03	4.55	6.07	7.58	41	1.11	2.22	3.32	4.43	5.54
42	1.60	3.20	4.80	6.40	8.00	42	1.16	2.32	3.47	4.63	5.79
43	1.69	3.38	5.07	6.77	8.46	43	1.21	2.42	3.64	4.85	6.06
44	1.79	3.57	5.36	7.15	8.94	44	1.27	2.54	3.81	5.08	6.35
45	1.90	3.79	5.69	7.58	9.48	45	1.33	2.67	4.00	5.33	6.67
46	2.02	4.03	6.05	8.07	10.08	46	1.40	2.81	4.21	5.62	7.02
47	2.15	4.29	6.44	8.58	10.73	47	1.48	2.97	4.45	5.93	7.42
48	2.28	4.57	6.85	9.13	11.42	48	1.57	3.13	4.70	6.27	7.83
49	2.43	4.86	7.29	9.72	12.15	49	1.65	3.31	4.96	6.62	8.27
50	2.59	5.17	7.76	10.35	12.94	50	1.75	3.50	5.25	7.00	8.75
51	2.76	5.52	8.27	11.03	13.79	51	1.86	3.72	5.57	7.43	9.29
52	2.93	5.87	8.80	11.73	14.67	52	1.97	3.94	5.91	7.88	9.85
53	3.12	6.24	9.36	12.48	15.60	53	2.10	4.19	6.29	8.38	10.48
54	3.32	6.64	9.96	13.28	16.60	54	2.22	4.45	6.67	8.90	11.12
55	3.53	7.06	10.59	14.12	17.65	55	2.37	4.73	7.10	9.47	11.83
56	3.75	7.50	11.25	15.00	18.75	56	2.52	5.03	7.55	10.07	12.58
57	3.98	7.96	11.94	15.92	19.90	57	2.67	5.35	8.02	10.70	13.37
58	4.22	8.43	12.65	16.87	21.08	58	2.85	5.69	8.54	11.38	14.23
59	4.46	8.92	13.39	17.85	22.31	59	3.02	6.04	9.06	12.08	15.10
60	4.72	9.45	14.17	18.90	23.62	60	3.21	6.42	9.62	12.83	16.04
61	5.00	9.99	14.99	19.98	24.98	61	3.40	6.81	10.21	13.62	17.02
62	5.29	10.57	15.86	21.15	26.44	62	3.62	7.23	10.85	14.47	18.08
63	5.60	11.19	16.79	22.38	27.98	63	3.85	7.69	11.54	15.38	19.23
64	5.92	11.84	17.76	23.68	29.60	64	4.10	8.19	12.29	16.38	20.48
65*	6.27	12.53	18.80	25.07	31.33	65*	4.37	8.73	13.10	17.47	21.83
66*	6.64	13.27	19.91	26.55	33.19	66*	4.66	9.32	13.99	18.65	23.31
67*	7.03	14.07	21.10	28.13	35.17	67*	4.99	9.98	14.97	19.97	24.96
68*	7.45	14.90	22.35	29.80	37.25	68*	5.36	10.72	16.07	21.43	26.79
69*	7.90	15.79	23.69	31.58	39.48	69*	5.76	11.52	17.27	23.03	28.79
70*	8.37	16.74	25.11	33.48	41.85	70*	6.19	12.38	18.57	24.77	30.96
71*	8.88	17.77	26.65	35.53	44.41	71*	6.65	13.30	19.95	26.60	33.25
72*	9.44	18.88	28.32	37.77	47.21	72*	7.15	14.29	21.44	28.58	35.73
73*	10.05	20.10	30.15	40.20	50.25	73*	7.70	15.39	23.09	30.78	38.48
74*	10.71	21.42	32.14	42.85	53.56	74*	8.32	16.63	24.95	33.27	41.58
75*	11.45	22.91	34.36	45.81	57.27	75*	9.03	18.06	27.09	36.12	45.14

You must be age 40-75 to apply. *The Chronic Illness and Terminal Illness Accelerated Death Benefit Rider is not available for ages 65-75. Your premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your rider as long as the initial premium has been paid. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).



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**Disclosure for Critical Illness - Cancer and Terminal Illness
Accelerated Death Benefit Rider
For Whole Life Insurance Policy**

Brief Description: If the insured is diagnosed as having a Qualifying Event, this rider allows the owner to receive part of the policy's Death Benefit that would otherwise be payable to the beneficiary upon the insured's death. The Accelerated Death Benefit is a lump sum benefit and is in lieu of payment of the full Death Benefit of the policy. Refer to the example below.

Qualifying Events that can trigger payment of the Accelerated Death Benefit.

The Qualifying Event for the Accelerated Death Benefit is the Critical Illness - Cancer or Terminal Illness of the insured. The Qualifying Event must occur and be certified by a Licensed Physician while the rider is in force.

1. **Critical Illness** is a pathological diagnosis or clinical diagnosis of cancer.
 - a. Except as specifically excluded in b. below, cancer means a disease which expresses itself as:
 - i. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells;
 - ii. The invasion of body tissue by such malignant cells;
 - iii. Leukemia; or
 - iv. Hodgkin's disease
 - b. Cancer does not include
 - i. Pre-malignant conditions, conditions with malignant potential or pre-leukemic conditions;
 - ii. Carcinoma in-situ - the earliest form of cancer which involves only the tissue where it is found and has not invaded the surrounding tissue or organs in the body;
 - iii. Melanoma-a type of skin cancer that begins in the melanocyte cells;
 - iv. Nonmelanoma-a type of skin cancer other than melanoma that usually, but not exclusively, develops in the basal and squamous cells.
2. **Terminal Illness** is a medical condition from which the insured is not reasonably expected to recover and from which the insured is expected to die within 12 months from the date of Certification by a Licensed Physician.

Cost of Insurance

The premium for this rider is based on the rider benefit and the gender and age of the insured when the policy takes effect.

Administrative Fee

An Administrative Fee will be charged to you for processing the payment of the Accelerated Death Benefit. It will be automatically deducted from the Accelerated Death Benefit payment.

Impact on Policy Values

The Death Benefit, cash value, policy premium and loan amount, if any, of the policy will be reduced proportionately by the Accelerated Death Benefit. The new premium for the policy will be based on the remaining Death Benefit amount using the same premium rate that applied at issue.

This rider provides an Accelerated Death Benefit which is intended to qualify for tax treatment under Section 101(g)(1)(A) of the Internal Revenue Code, except as provided by Section 101(g)(5), for insureds who are Terminally Ill.

Receipt of an Accelerated Death Benefit may be a taxable event. You should consult your personal tax advisor.

Any benefit received under this rider may impact the recipient's eligibility for Medicaid or other government benefits or entitlements.

This rider is not a qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code, nor is it a non-qualified long-term care insurance contract. This rider does not provide long-term care insurance, nor does it replace long-term care insurance coverage. Carefully review all limitations of this rider, as well as those of the policy to which it is attached.

Only one (1) Accelerated Death Benefit is payable under this rider.

Upon a request to accelerate the policy death benefit and upon the payment of the Accelerated Death Benefit, you and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration of the payment of death benefit on the Death Benefit, cash value, policy premium and policy loans, if any, under the policy.

Hypothetical Example of an Accelerated Death Benefit Payment

Whole Life Insurance Policy with Critical Illness - Cancer and Terminal Illness Accelerated Death Benefit Rider

Issue age	40	
Sex	Male	
Beginning of Policy Year	11	
<u>Before Acceleration</u>		
Death Benefit	\$50,000.00	
Mode	Monthly	
Policy Premium	\$76.04	
Rider Premium	\$7.23	
Total Monthly Premium	\$83.27	
Cash Value	\$4,050.00	
Policy Loan and Accrued Loan Interest	\$1,000.00	
Interest Rate	4.20%	
Qualifying Event	Critical Illness	Terminal Illness
Acceleration %	Cancer	
	25.00%	25.00%
<u>Accelerated death benefit payment calculation</u>		
Accelerated Death Benefit	\$12,500.00	\$12,500.00
Acceleration % x Policy Loan and Accrued Loan Interest	\$250.00	\$250.00
12 months interest on Accelerated Death Benefit		\$525.00
Due and unpaid premium on Policy and Rider	\$0.00	\$0.00
Present value of premiums payable on Accelerated Death Benefit		\$212.73
Administrative Fee	\$100.00	\$100.00
Accelerated Death Benefit payment	\$12,150.00	\$11,412.27
<u>After Acceleration</u>		
Death Benefit	\$37,500.00	\$37,500.00
Policy Premium	\$57.97	\$57.97
Rider Premium	\$0.00	\$0.00
Total Premium	\$57.97	\$57.97
Cash Value	\$3,037.50	\$3,037.50
Policy Loan and Accrued Loan Interest	\$750.00	\$750.00

Whole Life Insurance/Living Insurance™

Find Your Accelerated Death Benefit Rider Additional Monthly Premium based on Your Selected Whole Life Benefit Amount

ISSUE AGE	MALE MONTHLY RIDER PREMIUMS					ISSUE AGE	FEMALE MONTHLY RIDER PREMIUMS				
	Whole Life Benefit Amount						Whole Life Benefit Amount				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
40	\$1.45	\$2.89	\$4.34	\$5.78	\$7.23	40	\$1.06	\$2.12	\$3.17	\$4.23	\$5.29
41	1.52	3.03	4.55	6.07	7.58	41	1.11	2.22	3.32	4.43	5.54
42	1.60	3.20	4.80	6.40	8.00	42	1.16	2.32	3.47	4.63	5.79
43	1.69	3.38	5.07	6.77	8.46	43	1.21	2.42	3.64	4.85	6.06
44	1.79	3.57	5.36	7.15	8.94	44	1.27	2.54	3.81	5.08	6.35
45	1.90	3.79	5.69	7.58	9.48	45	1.33	2.67	4.00	5.33	6.67
46	2.02	4.03	6.05	8.07	10.08	46	1.40	2.81	4.21	5.62	7.02
47	2.15	4.29	6.44	8.58	10.73	47	1.48	2.97	4.45	5.93	7.42
48	2.28	4.57	6.85	9.13	11.42	48	1.57	3.13	4.70	6.27	7.83
49	2.43	4.86	7.29	9.72	12.15	49	1.65	3.31	4.96	6.62	8.27
50	2.59	5.17	7.76	10.35	12.94	50	1.75	3.50	5.25	7.00	8.75
51	2.76	5.52	8.27	11.03	13.79	51	1.86	3.72	5.57	7.43	9.29
52	2.93	5.87	8.80	11.73	14.67	52	1.97	3.94	5.91	7.88	9.85
53	3.12	6.24	9.36	12.48	15.60	53	2.10	4.19	6.29	8.38	10.48
54	3.32	6.64	9.96	13.28	16.60	54	2.22	4.45	6.67	8.90	11.12
55	3.53	7.06	10.59	14.12	17.65	55	2.37	4.73	7.10	9.47	11.83
56	3.75	7.50	11.25	15.00	18.75	56	2.52	5.03	7.55	10.07	12.58
57	3.98	7.96	11.94	15.92	19.90	57	2.67	5.35	8.02	10.70	13.37
58	4.22	8.43	12.65	16.87	21.08	58	2.85	5.69	8.54	11.38	14.23
59	4.46	8.92	13.39	17.85	22.31	59	3.02	6.04	9.06	12.08	15.10
60	4.72	9.45	14.17	18.90	23.62	60	3.21	6.42	9.62	12.83	16.04
61	5.00	9.99	14.99	19.98	24.98	61	3.40	6.81	10.21	13.62	17.02
62	5.29	10.57	15.86	21.15	26.44	62	3.62	7.23	10.85	14.47	18.08
63	5.60	11.19	16.79	22.38	27.98	63	3.85	7.69	11.54	15.38	19.23
64	5.92	11.84	17.76	23.68	29.60	64	4.10	8.19	12.29	16.38	20.48
65*	6.27	12.53	18.80	25.07	31.33	65*	4.37	8.73	13.10	17.47	21.83
66*	6.64	13.27	19.91	26.55	33.19	66*	4.66	9.32	13.99	18.65	23.31
67*	7.03	14.07	21.10	28.13	35.17	67*	4.99	9.98	14.97	19.97	24.96
68*	7.45	14.90	22.35	29.80	37.25	68*	5.36	10.72	16.07	21.43	26.79
69*	7.90	15.79	23.69	31.58	39.48	69*	5.76	11.52	17.27	23.03	28.79
70*	8.37	16.74	25.11	33.48	41.85	70*	6.19	12.38	18.57	24.77	30.96
71*	8.88	17.77	26.65	35.53	44.41	71*	6.65	13.30	19.95	26.60	33.25
72*	9.44	18.88	28.32	37.77	47.21	72*	7.15	14.29	21.44	28.58	35.73
73*	10.05	20.10	30.15	40.20	50.25	73*	7.70	15.39	23.09	30.78	38.48
74*	10.71	21.42	32.14	42.85	53.56	74*	8.32	16.63	24.95	33.27	41.58
75*	11.45	22.91	34.36	45.81	57.27	75*	9.03	18.06	27.09	36.12	45.14

You must be age 40-75 to apply. *The Chronic Illness and Terminal Illness Accelerated Death Benefit Rider is not available for ages 65-75. Your premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your rider as long as the initial premium has been paid. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).



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**Disclosure for Chronic and Terminal Illness
Accelerated Death Benefit Rider
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Brief Description: If the insured is diagnosed as having a Qualifying Event, this rider allows the owner to receive part of the policy's Death Benefit that would otherwise be payable to the beneficiary upon the insured's death. The Accelerated Death Benefit is a lump sum benefit and is in lieu of payment of the full Death Benefit of the policy. Refer to the example below.

Qualifying Events that can trigger payment of the Accelerated Death Benefit.

The Qualifying Event for the Accelerated Death Benefit is the Chronic Illness or Terminal Illness of the insured. The Qualifying Event must occur and be certified by a Licensed Physician while the rider is in force.

- Chronic Illness** means the insured has been certified within the preceding twelve months by a Licensed Healthcare Practitioner as (a) being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least ninety days due to loss of functional capacity; or (b) requiring Substantial Supervision to protect the insured from threats to health and safety due to Severe Cognitive Impairment.
Activities of Daily Living include bathing, continence, dressing, eating, toileting and transferring. The Licensed Healthcare Practitioner must Certify that Services are likely to be needed for the rest of the insured's life.
Severe Cognitive Impairment means deterioration or loss in intellectual capability that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia and is measured by clinical evidence and standardized tests that reliably measure impairment in the insured's:
 - Short or long memory; and
 - Orientation as to people, place or time; and
 - Deductive or abstract reasoning.
- Terminal Illness** is a medical condition from which the insured is not reasonably expected to recover and from which the insured is expected to die within 12 months from the date of Certification by a Licensed Physician.

Cost of Insurance

The premium for this rider is based on the rider benefit and the gender and age of the insured when the policy takes effect.

Administrative Fee

An Administrative Fee will be charged to you for processing the payment of the Accelerated Death Benefit. It will be automatically deducted from the Accelerated Death Benefit payment.

Impact on Policy Values

The Death Benefit, cash value, policy premium and loan amount, if any, of the policy will be reduced proportionately by the Accelerated Death Benefit. The new premium for the policy will be based on the remaining Death Benefit amount using the same premium rate that applied at issue.

This rider provides an Accelerated Death Benefit which is intended to qualify for tax treatment under Section 101(g)(1)(A) of the Internal Revenue Code, except as provided by Section 101(g)(5), for insureds who are Terminally Ill.

Receipt of an Accelerated Death Benefit may be a taxable event. You should consult your personal tax advisor.

Any benefit received under this rider may impact the recipient's eligibility for Medicaid or other government benefits or entitlements.

This rider is not a qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code, nor is it a non-qualified long-term care insurance contract. This rider does not provide long-term care insurance, nor does it replace long-term care insurance coverage. Carefully review all limitations of this rider, as well as those of the policy to which it is attached.

Only one (1) Accelerated Death Benefit is payable under this rider.

Upon a request to accelerate the policy death benefit and upon the payment of the Accelerated Death Benefit, you and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration of the payment of death benefit on the Death Benefit, cash value, policy premium and policy loans, if any, under the policy.

Hypothetical Example of an Accelerated Death Benefit Payment

Whole Life Insurance Policy with Chronic and Terminal Illness Accelerated Death Benefit Rider

Issue age	40	
Sex	Male	
Beginning of Policy Year	11	
<u>Before Acceleration</u>		
Death Benefit	\$50,000.00	
Mode	Monthly	
Policy Premium	\$76.04	
Rider Premium	\$7.23	
Total Monthly Premium	\$83.27	
Cash Value	\$4,050.00	
Policy Loan and Accrued Loan Interest	\$1,000.00	
Interest Rate	4.20%	
Qualifying Event	Chronic Illness	Terminal Illness
Acceleration %	50.00%	50.00%
<u>Accelerated death benefit payment calculation</u>		
Accelerated Death Benefit	\$25,000.00	\$25,000.00
Acceleration % x Policy Loan and Accrued Loan Interest	\$500.00	\$500.00
12 months interest on Accelerated Death Benefit		\$1,050.00
Due and unpaid premium on Policy and Rider	\$0.00	\$0.00
Present value of premiums payable on Accelerated Death Benefit		\$425.46
Administrative Fee	\$100.00	\$100.00
Accelerated Death Benefit payment	\$24,400.00	\$22,924.54
<u>After Acceleration</u>		
Death Benefit	\$25,000.00	\$25,000.00
Policy Premium	\$39.89	\$39.89
Rider Premium	\$0.00	\$0.00
Total Premium	\$39.89	\$39.89
Cash Value	\$2,025.00	\$2,025.00
Policy Loan and Accrued Loan Interest	\$500.00	\$500.00

Whole Life Insurance/Living Insurance™

Find Your Accelerated Death Benefit Rider Additional Monthly Premium based on Your Selected Whole Life Benefit Amount

ISSUE AGE	MALE MONTHLY RIDER PREMIUMS					ISSUE AGE	FEMALE MONTHLY RIDER PREMIUMS				
	Whole Life Benefit Amount						Whole Life Benefit Amount				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
40	\$1.45	\$2.89	\$4.34	\$5.78	\$7.23	40	\$1.06	\$2.12	\$3.17	\$4.23	\$5.29
41	1.52	3.03	4.55	6.07	7.58	41	1.11	2.22	3.32	4.43	5.54
42	1.60	3.20	4.80	6.40	8.00	42	1.16	2.32	3.47	4.63	5.79
43	1.69	3.38	5.07	6.77	8.46	43	1.21	2.42	3.64	4.85	6.06
44	1.79	3.57	5.36	7.15	8.94	44	1.27	2.54	3.81	5.08	6.35
45	1.90	3.79	5.69	7.58	9.48	45	1.33	2.67	4.00	5.33	6.67
46	2.02	4.03	6.05	8.07	10.08	46	1.40	2.81	4.21	5.62	7.02
47	2.15	4.29	6.44	8.58	10.73	47	1.48	2.97	4.45	5.93	7.42
48	2.28	4.57	6.85	9.13	11.42	48	1.57	3.13	4.70	6.27	7.83
49	2.43	4.86	7.29	9.72	12.15	49	1.65	3.31	4.96	6.62	8.27
50	2.59	5.17	7.76	10.35	12.94	50	1.75	3.50	5.25	7.00	8.75
51	2.76	5.52	8.27	11.03	13.79	51	1.86	3.72	5.57	7.43	9.29
52	2.93	5.87	8.80	11.73	14.67	52	1.97	3.94	5.91	7.88	9.85
53	3.12	6.24	9.36	12.48	15.60	53	2.10	4.19	6.29	8.38	10.48
54	3.32	6.64	9.96	13.28	16.60	54	2.22	4.45	6.67	8.90	11.12
55	3.53	7.06	10.59	14.12	17.65	55	2.37	4.73	7.10	9.47	11.83
56	3.75	7.50	11.25	15.00	18.75	56	2.52	5.03	7.55	10.07	12.58
57	3.98	7.96	11.94	15.92	19.90	57	2.67	5.35	8.02	10.70	13.37
58	4.22	8.43	12.65	16.87	21.08	58	2.85	5.69	8.54	11.38	14.23
59	4.46	8.92	13.39	17.85	22.31	59	3.02	6.04	9.06	12.08	15.10
60	4.72	9.45	14.17	18.90	23.62	60	3.21	6.42	9.62	12.83	16.04
61	5.00	9.99	14.99	19.98	24.98	61	3.40	6.81	10.21	13.62	17.02
62	5.29	10.57	15.86	21.15	26.44	62	3.62	7.23	10.85	14.47	18.08
63	5.60	11.19	16.79	22.38	27.98	63	3.85	7.69	11.54	15.38	19.23
64	5.92	11.84	17.76	23.68	29.60	64	4.10	8.19	12.29	16.38	20.48
65*	6.27	12.53	18.80	25.07	31.33	65*	4.37	8.73	13.10	17.47	21.83
66*	6.64	13.27	19.91	26.55	33.19	66*	4.66	9.32	13.99	18.65	23.31
67*	7.03	14.07	21.10	28.13	35.17	67*	4.99	9.98	14.97	19.97	24.96
68*	7.45	14.90	22.35	29.80	37.25	68*	5.36	10.72	16.07	21.43	26.79
69*	7.90	15.79	23.69	31.58	39.48	69*	5.76	11.52	17.27	23.03	28.79
70*	8.37	16.74	25.11	33.48	41.85	70*	6.19	12.38	18.57	24.77	30.96
71*	8.88	17.77	26.65	35.53	44.41	71*	6.65	13.30	19.95	26.60	33.25
72*	9.44	18.88	28.32	37.77	47.21	72*	7.15	14.29	21.44	28.58	35.73
73*	10.05	20.10	30.15	40.20	50.25	73*	7.70	15.39	23.09	30.78	38.48
74*	10.71	21.42	32.14	42.85	53.56	74*	8.32	16.63	24.95	33.27	41.58
75*	11.45	22.91	34.36	45.81	57.27	75*	9.03	18.06	27.09	36.12	45.14

You must be age 40-75 to apply. *The Chronic Illness and Terminal Illness Accelerated Death Benefit Rider is not available for ages 65-75. Your premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your rider as long as the initial premium has been paid. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).



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**Disclosure for Critical Illness - Heart Attack or Stroke and Terminal Illness
Accelerated Death Benefit Rider
For Term Life Insurance Policy**

Brief Description: If the insured is diagnosed as having a Qualifying Event, this rider allows the owner to receive part of the policy's Death Benefit that would otherwise be payable to the beneficiary upon the insured's death. The Accelerated Death Benefit is a lump sum benefit and is in lieu of payment of the full Death Benefit of the policy. Refer to the example below.

Qualifying Events that can trigger payment of the Accelerated Death Benefit.

The Qualifying Event for the Accelerated Death Benefit is the Critical Illness - Heart Attack or Stroke or Terminal Illness of the insured. The Qualifying Event must occur and be certified by a Licensed Physician while the rider is in force.

1. **Critical Illness** is a positive diagnosis of insured's Heart Attack or Stroke, by a Licensed Physician through clinical findings, with corroboration from electrocardiographic findings or blood enzyme findings for Heart Attack, or with corroboration from electroencephalogram, imaging tests or blood flow tests for Stroke.
 - a. **Heart Attack** means a myocardial infarction. A myocardial infarction occurs when the blood supply to the heart is severely reduced, commonly due to blockage in one of the coronary arteries, resulting in damage to the heart muscle. A diagnosis of cardiac arrest is not by itself a positive diagnosis of Heart Attack.
 - b. **Stroke** means a cerebrovascular accident that causes neurological deficiency lasting more than 24 hours. A cerebrovascular accident means a sudden, unexpected interference in brain function resulting from an insufficient supply of blood to part of the brain. Stroke does not mean a head injury, Transient Ischemic Attack, or chronic cerebrovascular insufficiency.
2. **Terminal Illness** is a medical condition from which the insured is not reasonably expected to recover and from which the insured is expected to die within 12 months from the date of Certification by a Licensed Physician.

Cost of Insurance

The premium for this rider is based on the rider benefit and the gender and age of the insured when the policy takes effect.

Administrative Fee

An Administrative Fee will be charged to you for processing the payment of the Accelerated Death Benefit. It will be automatically deducted from the Accelerated Death Benefit payment.

Impact on Policy Values

The Death Benefit, cash value, policy premium and loan amount, if any, of the policy will be reduced proportionately by the Accelerated Death Benefit. The new premium for the policy will be based on the remaining Death Benefit amount using the same premium rate that applied at issue.

This rider provides an Accelerated Death Benefit which is intended to qualify for tax treatment under Section 101(g)(1)(A) of the Internal Revenue Code, except as provided by Section 101(g)(5), for insureds who are Terminally Ill.

Receipt of an Accelerated Death Benefit may be a taxable event. You should consult your personal tax advisor.

Any benefit received under this rider may impact the recipient's eligibility for Medicaid or other government benefits or entitlements.

This rider is not a qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code, nor is it a non-qualified long-term care insurance contract. This rider does not provide long-term care insurance, nor does it replace long-term care insurance coverage. Carefully review all limitations of this rider, as well as those of the policy to which it is attached.

Only one (1) Accelerated Death Benefit is payable under this rider.

Upon a request to accelerate the policy death benefit and upon the payment of the Accelerated Death Benefit, you and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration of the payment of death benefit on the Death Benefit, cash value, policy premium and policy loans, if any, under the policy. The accelerated benefit payment will be paid in one lump sum to the owner. The rider will terminate when the accelerated benefit is paid.

Hypothetical Example of an Accelerated Death Benefit Payment

Term Life Insurance Policy with Critical Illness - Heart Attack or Stroke and Terminal Illness Accelerated Death Benefit Rider

Issue age	40	
Sex	Male	
Beginning of Policy Year	21	
<u>Before Acceleration</u>		
Death Benefit	\$50,000.00	
Mode	Monthly	
Policy Premium	\$35.21	
Rider Premium	\$11.58	
Total Monthly Premium	\$46.79	
Cash Value	\$1,350.00	
Policy Loan and Accrued Loan Interest	\$1,000.00	
Interest Rate	4.20%	
Qualifying Event	Critical Illness Heart/Stroke	Terminal Illness
Acceleration %	50.00%	50.00%
<u>Accelerated death benefit payment calculation</u>		
Accelerated Death Benefit	\$25,000.00	\$25,000.00
Acceleration % x Policy Loan and Accrued Loan Interest	\$500.00	\$500.00
12 months interest on Accelerated Death Benefit		\$1,050.00
Due and unpaid premium on Policy and Rider	\$0.00	\$0.00
Present value of premiums payable on Accelerated Death Benefit		\$198.37
Administrative Fee	<u>\$100.00</u>	<u>\$100.00</u>
Accelerated Death Benefit payment	\$24,400.00	\$23,151.63
<u>After Acceleration</u>		
Death Benefit	\$25,000.00	\$25,000.00
Policy Premium	\$18.35	\$18.35
Rider Premium	\$0.00	\$0.00
Total Premium	\$18.35	\$18.35
Cash Value	\$675.00	\$675.00
Policy Loan and Accrued Loan Interest	\$500.00	\$500.00

Term Life Insurance/Living Insurance™

Find Your Accelerated Death Benefit Rider Additional Monthly Premium based on Your Selected Term Life Benefit Amount

ISSUE AGE	MALE MONTHLY RIDER PREMIUMS					ISSUE AGE	FEMALE MONTHLY RIDER PREMIUMS				
	Term Life Benefit Amount						Term Life Benefit Amount				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$0.92	\$1.84	\$2.76	\$3.68	\$4.60	18	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35
19	0.96	1.92	2.89	3.85	4.81	19	0.70	1.40	2.10	2.80	3.50
20	1.00	2.01	3.01	4.02	5.02	20	0.73	1.46	2.19	2.92	3.65
21	1.05	2.11	3.16	4.22	5.27	21	0.76	1.52	2.29	3.05	3.81
22	1.10	2.19	3.29	4.38	5.48	22	0.80	1.59	2.39	3.18	3.98
23	1.14	2.28	3.42	4.57	5.71	23	0.83	1.66	2.49	3.32	4.15
24	1.19	2.38	3.57	4.77	5.96	24	0.86	1.72	2.59	3.45	4.31
25	1.24	2.48	3.72	4.97	6.21	25	0.90	1.80	2.70	3.60	4.50
26	1.30	2.59	3.89	5.18	6.48	26	0.94	1.88	2.82	3.77	4.71
27	1.35	2.70	4.05	5.40	6.75	27	0.97	1.95	2.92	3.90	4.87
28	1.40	2.81	4.21	5.62	7.02	28	1.02	2.03	3.05	4.07	5.08
29	1.46	2.92	4.39	5.85	7.31	29	1.05	2.11	3.16	4.22	5.27
30	1.52	3.05	4.57	6.10	7.62	30	1.10	2.20	3.30	4.40	5.50
31	1.59	3.18	4.77	6.37	7.96	31	1.15	2.29	3.44	4.58	5.73
32	1.66	3.32	4.97	6.63	8.29	32	1.19	2.37	3.56	4.75	5.94
33	1.72	3.45	5.17	6.90	8.62	33	1.23	2.47	3.70	4.93	6.17
34	1.80	3.60	5.40	7.20	9.00	34	1.28	2.57	3.85	5.13	6.42
35	1.88	3.76	5.64	7.52	9.40	35	1.33	2.67	4.00	5.33	6.67
36	1.96	3.92	5.89	7.85	9.81	36	1.39	2.78	4.17	5.57	6.96
37	2.04	4.08	6.12	8.17	10.21	37	1.44	2.88	4.32	5.77	7.21
38	2.13	4.26	6.39	8.52	10.65	38	1.50	3.00	4.50	6.00	7.50
39	2.22	4.44	6.66	8.88	11.10	39	1.56	3.12	4.67	6.23	7.79
40	2.32	4.63	6.95	9.27	11.58	40	1.62	3.24	4.86	6.48	8.10
41	2.42	4.84	7.26	9.68	12.10	41	1.69	3.38	5.07	6.77	8.46
42	2.52	5.04	7.56	10.08	12.60	42	1.75	3.51	5.26	7.02	8.77
43	2.62	5.25	7.87	10.50	13.12	43	1.82	3.65	5.47	7.30	9.12
44	2.74	5.47	8.21	10.95	13.69	44	1.90	3.80	5.70	7.60	9.50
45	2.86	5.72	8.57	11.43	14.29	45	1.98	3.96	5.94	7.92	9.90
46	2.99	5.97	8.96	11.95	14.94	46	2.06	4.12	6.19	8.25	10.31
47	3.11	6.22	9.34	12.45	15.56	47	2.14	4.28	6.42	8.57	10.71
48	3.24	6.48	9.72	12.97	16.21	48	2.22	4.44	6.66	8.88	11.10
49	3.38	6.77	10.15	13.53	16.92	49	2.31	4.62	6.94	9.25	11.56
50	3.53	7.07	10.60	14.13	17.67	50	2.41	4.82	7.22	9.63	12.04
51	3.70	7.39	11.09	14.78	18.48	51	2.51	5.02	7.52	10.03	12.54
52	3.85	7.69	11.54	15.38	19.23	52	2.60	5.21	7.81	10.42	13.02
53	4.00	8.00	12.00	16.00	20.00	53	2.70	5.41	8.11	10.82	13.52
54	4.17	8.34	12.51	16.68	20.85	54	2.81	5.62	8.44	11.25	14.06
55	4.35	8.71	13.06	17.42	21.77	55	2.93	5.86	8.79	11.72	14.65
56	4.55	9.11	13.66	18.22	22.77	56	3.06	6.12	9.17	12.23	15.29
57	4.73	9.47	14.20	18.93	23.67	57	3.17	6.34	9.51	12.68	15.85
58	4.92	9.85	14.77	19.70	24.62	58	3.30	6.59	9.89	13.18	16.48
59	5.14	10.27	15.41	20.55	25.69	59	3.43	6.87	10.30	13.73	17.17
60	5.37	10.73	16.10	21.47	26.83	60	3.58	7.16	10.74	14.32	17.90
61	5.61	11.22	16.84	22.45	28.06	61	3.74	7.47	11.21	14.95	18.69
62	5.82	11.64	17.46	23.28	29.10	62	3.87	7.75	11.62	15.50	19.37
63	6.05	12.10	18.15	24.20	30.25	63	4.02	8.05	12.07	16.10	20.12
64	6.30	12.59	18.89	25.18	31.48	64	4.19	8.37	12.56	16.75	20.94
65*	6.57	13.13	19.70	26.27	32.83	65*	4.37	8.73	13.10	17.47	21.83
66*	6.87	13.73	20.60	27.47	34.33	66*	4.56	9.12	13.69	18.25	22.81
67*	7.11	14.22	21.32	28.43	35.54	67*	4.72	9.45	14.17	18.90	23.62
68*	7.38	14.76	22.14	29.52	36.89	68*	4.90	9.81	14.71	19.62	24.52
69*	7.67	15.35	23.02	30.70	38.37	69*	5.10	10.20	15.30	20.40	25.50
70*	8.00	16.01	24.01	32.02	40.02	70*	5.32	10.63	15.95	21.27	26.58
71*	8.37	16.74	25.11	33.48	41.85	71*	5.56	11.12	16.67	22.23	27.79
72*	8.64	17.28	25.92	34.57	43.21	72*	5.74	11.48	17.22	22.97	28.71
73*	8.95	17.89	26.84	35.78	44.73	73*	5.95	11.89	17.84	23.78	29.73
74*	9.29	18.57	27.86	37.15	46.44	74*	6.17	12.35	18.52	24.70	30.87
75*	9.67	19.35	29.02	38.70	48.37	75*	6.44	12.87	19.31	25.75	32.19

You must be age 18-75 to apply. *The Chronic Illness and Terminal Illness Accelerated Death Benefit Rider is not available for ages 65-75. Your premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your rider as long as the initial premium has been paid. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).



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**Disclosure for Critical Illness - Cancer and Terminal Illness
Accelerated Death Benefit Rider
For Term Life Insurance Policy**

Brief Description: If the insured is diagnosed as having a Qualifying Event, this rider allows the owner to receive part of the policy's Death Benefit that would otherwise be payable to the beneficiary upon the insured's death. The Accelerated Death Benefit is a lump sum benefit and is in lieu of payment of the full Death Benefit of the policy. Refer to the example below.

Qualifying Events that can trigger payment of the Accelerated Death Benefit.

The Qualifying Event for the Accelerated Death Benefit is the Critical Illness - Cancer or Terminal Illness of the insured. The Qualifying Event must occur and be certified by a Licensed Physician while the rider is in force.

1. **Critical Illness** is a pathological diagnosis or clinical diagnosis of cancer.
 - a. Except as specifically excluded in b. below, cancer means a disease which expresses itself as:
 - i. A malignant tumor characterized by the uncontrolled growth and spread of malignant cells;
 - ii. The invasion of body tissue by such malignant cells;
 - iii. Leukemia; or
 - iv. Hodgkin's disease
 - b. Cancer does not include
 - i. Pre-malignant conditions, conditions with malignant potential or pre-leukemic conditions;
 - ii. Carcinoma in-situ - the earliest form of cancer which involves only the tissue where it is found and has not invaded the surrounding tissue or organs in the body;
 - iii. Melanoma-a type of skin cancer that begins in the melanocyte cells;
 - iv. Nonmelanoma-a type of skin cancer other than melanoma that usually, but not exclusively, develops in the basal and squamous cells.
2. **Terminal Illness** is a medical condition from which the insured is not reasonably expected to recover and from which the insured is expected to die within 12 months from the date of Certification by a Licensed Physician.

Cost of Insurance

The premium for this rider is based on the rider benefit and the gender and age of the insured when the policy takes effect.

Administrative Fee

An Administrative Fee will be charged to you for processing the payment of the Accelerated Death Benefit. It will be automatically deducted from the Accelerated Death Benefit payment.

Impact on Policy Values

The Death Benefit, cash value, policy premium and loan amount, if any, of the policy will be reduced proportionately by the Accelerated Death Benefit. The new premium for the policy will be based on the remaining Death Benefit amount using the same premium rate that applied at issue.

This rider provides an Accelerated Death Benefit which is intended to qualify for tax treatment under Section 101(g)(1)(A) of the Internal Revenue Code, except as provided by Section 101(g)(5), for insureds who are Terminally Ill.

Receipt of an Accelerated Death Benefit may be a taxable event. You should consult your personal tax advisor.

Any benefit received under this rider may impact the recipient's eligibility for Medicaid or other government benefits or entitlements.

This rider is not a qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code, nor is it a non-qualified long-term care insurance contract. This rider does not provide long-term care insurance, nor does it replace long-term care insurance coverage. Carefully review all limitations of this rider, as well as those of the policy to which it is attached.

Only one (1) Accelerated Death Benefit is payable under this rider.

Upon a request to accelerate the policy death benefit and upon the payment of the Accelerated Death Benefit, you and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration of the payment of death benefit on the Death Benefit, cash value, policy premium and policy loans, if any, under the policy.

Hypothetical Example of an Accelerated Death Benefit Payment

Term Life Insurance Policy with Critical Illness - Cancer and Terminal Illness Accelerated Death Benefit Rider

Issue age	40	
Sex	Male	
Beginning of Policy Year	21	
<u>Before Acceleration</u>		
Death Benefit	\$50,000.00	
Mode	Monthly	
Policy Premium	\$35.21	
Rider Premium	\$11.58	
Total Monthly Premium	\$46.79	
Cash Value	\$1,350.00	
Policy Loan and Accrued Loan Interest	\$1,000.00	
Interest Rate	4.20%	
Qualifying Event	Critical Illness	Terminal Illness
Acceleration %	Cancer	
	25.00%	25.00%
<u>Accelerated death benefit payment calculation</u>		
Accelerated Death Benefit	\$12,500.00	\$12,500.00
Acceleration % x Policy Loan and Accrued Loan Interest	\$250.00	\$250.00
12 months interest on Accelerated Death Benefit		\$525.00
Due and unpaid premium on Policy and Rider	\$0.00	\$0.00
Present value of premiums payable on Accelerated Death Benefit		\$99.24
Administrative Fee	<u>\$100.00</u>	<u>\$100.00</u>
Accelerated Death Benefit payment	\$12,150.00	\$11,525.76
<u>After Acceleration</u>		
Death Benefit	\$37,500.00	\$37,500.00
Policy Premium	\$26.78	\$26.78
Rider Premium	\$0.00	\$0.00
Total Premium	\$26.78	\$26.78
Cash Value	\$1,012.50	\$1,012.50
Policy Loan and Accrued Loan Interest	\$750.00	\$750.00

Term Life Insurance/Living Insurance™

Find Your Accelerated Death Benefit Rider Additional Monthly Premium based on Your Selected Term Life Benefit Amount

ISSUE AGE	MALE MONTHLY RIDER PREMIUMS					ISSUE AGE	FEMALE MONTHLY RIDER PREMIUMS				
	Term Life Benefit Amount						Term Life Benefit Amount				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$0.92	\$1.84	\$2.76	\$3.68	\$4.60	18	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35
19	0.96	1.92	2.89	3.85	4.81	19	0.70	1.40	2.10	2.80	3.50
20	1.00	2.01	3.01	4.02	5.02	20	0.73	1.46	2.19	2.92	3.65
21	1.05	2.11	3.16	4.22	5.27	21	0.76	1.52	2.29	3.05	3.81
22	1.10	2.19	3.29	4.38	5.48	22	0.80	1.59	2.39	3.18	3.98
23	1.14	2.28	3.42	4.57	5.71	23	0.83	1.66	2.49	3.32	4.15
24	1.19	2.38	3.57	4.77	5.96	24	0.86	1.72	2.59	3.45	4.31
25	1.24	2.48	3.72	4.97	6.21	25	0.90	1.80	2.70	3.60	4.50
26	1.30	2.59	3.89	5.18	6.48	26	0.94	1.88	2.82	3.77	4.71
27	1.35	2.70	4.05	5.40	6.75	27	0.97	1.95	2.92	3.90	4.87
28	1.40	2.81	4.21	5.62	7.02	28	1.02	2.03	3.05	4.07	5.08
29	1.46	2.92	4.39	5.85	7.31	29	1.05	2.11	3.16	4.22	5.27
30	1.52	3.05	4.57	6.10	7.62	30	1.10	2.20	3.30	4.40	5.50
31	1.59	3.18	4.77	6.37	7.96	31	1.15	2.29	3.44	4.58	5.73
32	1.66	3.32	4.97	6.63	8.29	32	1.19	2.37	3.56	4.75	5.94
33	1.72	3.45	5.17	6.90	8.62	33	1.23	2.47	3.70	4.93	6.17
34	1.80	3.60	5.40	7.20	9.00	34	1.28	2.57	3.85	5.13	6.42
35	1.88	3.76	5.64	7.52	9.40	35	1.33	2.67	4.00	5.33	6.67
36	1.96	3.92	5.89	7.85	9.81	36	1.39	2.78	4.17	5.57	6.96
37	2.04	4.08	6.12	8.17	10.21	37	1.44	2.88	4.32	5.77	7.21
38	2.13	4.26	6.39	8.52	10.65	38	1.50	3.00	4.50	6.00	7.50
39	2.22	4.44	6.66	8.88	11.10	39	1.56	3.12	4.67	6.23	7.79
40	2.32	4.63	6.95	9.27	11.58	40	1.62	3.24	4.86	6.48	8.10
41	2.42	4.84	7.26	9.68	12.10	41	1.69	3.38	5.07	6.77	8.46
42	2.52	5.04	7.56	10.08	12.60	42	1.75	3.51	5.26	7.02	8.77
43	2.62	5.25	7.87	10.50	13.12	43	1.82	3.65	5.47	7.30	9.12
44	2.74	5.47	8.21	10.95	13.69	44	1.90	3.80	5.70	7.60	9.50
45	2.86	5.72	8.57	11.43	14.29	45	1.98	3.96	5.94	7.92	9.90
46	2.99	5.97	8.96	11.95	14.94	46	2.06	4.12	6.19	8.25	10.31
47	3.11	6.22	9.34	12.45	15.56	47	2.14	4.28	6.42	8.57	10.71
48	3.24	6.48	9.72	12.97	16.21	48	2.22	4.44	6.66	8.88	11.10
49	3.38	6.77	10.15	13.53	16.92	49	2.31	4.62	6.94	9.25	11.56
50	3.53	7.07	10.60	14.13	17.67	50	2.41	4.82	7.22	9.63	12.04
51	3.70	7.39	11.09	14.78	18.48	51	2.51	5.02	7.52	10.03	12.54
52	3.85	7.69	11.54	15.38	19.23	52	2.60	5.21	7.81	10.42	13.02
53	4.00	8.00	12.00	16.00	20.00	53	2.70	5.41	8.11	10.82	13.52
54	4.17	8.34	12.51	16.68	20.85	54	2.81	5.62	8.44	11.25	14.06
55	4.35	8.71	13.06	17.42	21.77	55	2.93	5.86	8.79	11.72	14.65
56	4.55	9.11	13.66	18.22	22.77	56	3.06	6.12	9.17	12.23	15.29
57	4.73	9.47	14.20	18.93	23.67	57	3.17	6.34	9.51	12.68	15.85
58	4.92	9.85	14.77	19.70	24.62	58	3.30	6.59	9.89	13.18	16.48
59	5.14	10.27	15.41	20.55	25.69	59	3.43	6.87	10.30	13.73	17.17
60	5.37	10.73	16.10	21.47	26.83	60	3.58	7.16	10.74	14.32	17.90
61	5.61	11.22	16.84	22.45	28.06	61	3.74	7.47	11.21	14.95	18.69
62	5.82	11.64	17.46	23.28	29.10	62	3.87	7.75	11.62	15.50	19.37
63	6.05	12.10	18.15	24.20	30.25	63	4.02	8.05	12.07	16.10	20.12
64	6.30	12.59	18.89	25.18	31.48	64	4.19	8.37	12.56	16.75	20.94
65*	6.57	13.13	19.70	26.27	32.83	65*	4.37	8.73	13.10	17.47	21.83
66*	6.87	13.73	20.60	27.47	34.33	66*	4.56	9.12	13.69	18.25	22.81
67*	7.11	14.22	21.32	28.43	35.54	67*	4.72	9.45	14.17	18.90	23.62
68*	7.38	14.76	22.14	29.52	36.89	68*	4.90	9.81	14.71	19.62	24.52
69*	7.67	15.35	23.02	30.70	38.37	69*	5.10	10.20	15.30	20.40	25.50
70*	8.00	16.01	24.01	32.02	40.02	70*	5.32	10.63	15.95	21.27	26.58
71*	8.37	16.74	25.11	33.48	41.85	71*	5.56	11.12	16.67	22.23	27.79
72*	8.64	17.28	25.92	34.57	43.21	72*	5.74	11.48	17.22	22.97	28.71
73*	8.95	17.89	26.84	35.78	44.73	73*	5.95	11.89	17.84	23.78	29.73
74*	9.29	18.57	27.86	37.15	46.44	74*	6.17	12.35	18.52	24.70	30.87
75*	9.67	19.35	29.02	38.70	48.37	75*	6.44	12.87	19.31	25.75	32.19

You must be age 18-75 to apply. *The Chronic Illness and Terminal Illness Accelerated Death Benefit Rider is not available for ages 65-75. Your premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your rider as long as the initial premium has been paid. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).



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**Disclosure for Chronic and Terminal Illness
Accelerated Death Benefit Rider
For Term Life Insurance Policy**

Brief Description: If the insured is diagnosed as having a Qualifying Event, this rider allows the owner to receive part of the policy's Death Benefit that would otherwise be payable to the beneficiary upon the insured's death. The Accelerated Death Benefit is a lump sum benefit and is in lieu of payment of the full Death Benefit of the policy. Refer to the example below.

Qualifying Events that can trigger payment of the Accelerated Death Benefit.

The Qualifying Event for the Accelerated Death Benefit is the Chronic Illness or Terminal Illness of the insured. The Qualifying Event must occur and be certified by a Licensed Physician while the rider is in force.

1. **Chronic Illness** means the insured has been certified within the preceding twelve months by a Licensed Healthcare Practitioner as (a) being unable to perform, without Substantial Assistance from another individual, at least two Activities of Daily Living for a period of at least ninety days due to loss of functional capacity; or (b) requiring Substantial Supervision to protect the insured from threats to health and safety due to Severe Cognitive Impairment.

Activities of Daily Living include bathing, continence, dressing, eating, toileting and transferring. The Licensed Healthcare Practitioner must Certify that Services are likely to be needed for the rest of the insured's life.

Severe Cognitive Impairment means deterioration or loss in intellectual capability that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia and is measured by clinical evidence and standardized tests that reliably measure impairment in the insured's:

- a. Short or long memory; and
 - b. Orientation as to people, place or time; and
 - c. Deductive or abstract reasoning.
2. **Terminal Illness** is a medical condition from which the insured is not reasonably expected to recover and from which the insured is expected to die within 12 months from the date of Certification by a Licensed Physician.

Cost of Insurance

The premium for this rider is based on the rider benefit and the gender and age of the insured when the policy takes effect.

Administrative Fee

An Administrative Fee will be charged to you for processing the payment of the Accelerated Death Benefit. It will be automatically deducted from the Accelerated Death Benefit payment.

Impact on Policy Values

The Death Benefit, cash value, policy premium and loan amount, if any, of the policy will be reduced proportionately by the Accelerated Death Benefit. The new premium for the policy will be based on the remaining Death Benefit amount using the same premium rate that applied at issue.

This rider provides an Accelerated Death Benefit which is intended to qualify for tax treatment under Section 101(g)(1)(A) of the Internal Revenue Code, except as provided by Section 101(g)(5), for insureds who are Terminally Ill.

Receipt of an Accelerated Death Benefit may be a taxable event. You should consult your personal tax advisor.

Any benefit received under this rider may impact the recipient's eligibility for Medicaid or other government benefits or entitlements.

This rider is not a qualified long-term care insurance contract under Section 7702B of the Internal Revenue Code, nor is it a non-qualified long-term care insurance contract. This rider does not provide long-term care insurance, nor does it replace long-term care insurance coverage. Carefully review all limitations of this rider, as well as those of the policy to which it is attached.

Only one (1) Accelerated Death Benefit is payable under this rider.

Upon a request to accelerate the policy death benefit and upon the payment of the Accelerated Death Benefit, you and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration of the payment of death benefit on the Death Benefit, cash value, policy premium and policy loans, if any, under the policy.

Hypothetical Example of an Accelerated Death Benefit Payment

**Term Life Insurance Policy
with Chronic and Terminal Illness Accelerated Death Benefit Rider**

Issue age	40	
Sex	Male	
Beginning of Policy Year	21	
<u>Before Acceleration</u>		
Death Benefit	\$50,000.00	
Mode	Monthly	
Policy Premium	\$35.21	
Rider Premium	\$11.58	
Total Monthly Premium	\$46.79	
Cash Value	\$1,350.00	
Policy Loan and Accrued Loan Interest	\$1,000.00	
Interest Rate	4.20%	
Qualifying Event	Chronic Illness	Terminal Illness
Acceleration %	50.00%	50.00%
<u>Accelerated death benefit payment calculation</u>		
Accelerated Death Benefit	\$25,000.00	\$25,000.00
Acceleration % x Policy Loan and Accrued Loan Interest	\$500.00	\$500.00
12 months interest on Accelerated Death Benefit		\$1,050.00
Due and unpaid premium on Policy and Rider	\$0.00	\$0.00
Present value of premiums payable on Accelerated Death Benefit		\$198.37
Administrative Fee	<u>\$100.00</u>	<u>\$100.00</u>
Accelerated Death Benefit payment	\$24,400.00	\$23,151.63
<u>After Acceleration</u>		
Death Benefit	\$25,000.00	\$25,000.00
Policy Premium	\$18.35	\$18.35
Rider Premium	\$0.00	\$0.00
Total Premium	\$18.35	\$18.35
Cash Value	\$675.00	\$675.00
Policy Loan and Accrued Loan Interest	\$500.00	\$500.00

Term Life Insurance/Living Insurance™

Find Your Accelerated Death Benefit Rider Additional Monthly Premium based on Your Selected Term Life Benefit Amount

ISSUE AGE	MALE MONTHLY RIDER PREMIUMS					ISSUE AGE	FEMALE MONTHLY RIDER PREMIUMS				
	Term Life Benefit Amount						Term Life Benefit Amount				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000		\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18	\$0.92	\$1.84	\$2.76	\$3.68	\$4.60	18	\$0.67	\$1.34	\$2.01	\$2.68	\$3.35
19	0.96	1.92	2.89	3.85	4.81	19	0.70	1.40	2.10	2.80	3.50
20	1.00	2.01	3.01	4.02	5.02	20	0.73	1.46	2.19	2.92	3.65
21	1.05	2.11	3.16	4.22	5.27	21	0.76	1.52	2.29	3.05	3.81
22	1.10	2.19	3.29	4.38	5.48	22	0.80	1.59	2.39	3.18	3.98
23	1.14	2.28	3.42	4.57	5.71	23	0.83	1.66	2.49	3.32	4.15
24	1.19	2.38	3.57	4.77	5.96	24	0.86	1.72	2.59	3.45	4.31
25	1.24	2.48	3.72	4.97	6.21	25	0.90	1.80	2.70	3.60	4.50
26	1.30	2.59	3.89	5.18	6.48	26	0.94	1.88	2.82	3.77	4.71
27	1.35	2.70	4.05	5.40	6.75	27	0.97	1.95	2.92	3.90	4.87
28	1.40	2.81	4.21	5.62	7.02	28	1.02	2.03	3.05	4.07	5.08
29	1.46	2.92	4.39	5.85	7.31	29	1.05	2.11	3.16	4.22	5.27
30	1.52	3.05	4.57	6.10	7.62	30	1.10	2.20	3.30	4.40	5.50
31	1.59	3.18	4.77	6.37	7.96	31	1.15	2.29	3.44	4.58	5.73
32	1.66	3.32	4.97	6.63	8.29	32	1.19	2.37	3.56	4.75	5.94
33	1.72	3.45	5.17	6.90	8.62	33	1.23	2.47	3.70	4.93	6.17
34	1.80	3.60	5.40	7.20	9.00	34	1.28	2.57	3.85	5.13	6.42
35	1.88	3.76	5.64	7.52	9.40	35	1.33	2.67	4.00	5.33	6.67
36	1.96	3.92	5.89	7.85	9.81	36	1.39	2.78	4.17	5.57	6.96
37	2.04	4.08	6.12	8.17	10.21	37	1.44	2.88	4.32	5.77	7.21
38	2.13	4.26	6.39	8.52	10.65	38	1.50	3.00	4.50	6.00	7.50
39	2.22	4.44	6.66	8.88	11.10	39	1.56	3.12	4.67	6.23	7.79
40	2.32	4.63	6.95	9.27	11.58	40	1.62	3.24	4.86	6.48	8.10
41	2.42	4.84	7.26	9.68	12.10	41	1.69	3.38	5.07	6.77	8.46
42	2.52	5.04	7.56	10.08	12.60	42	1.75	3.51	5.26	7.02	8.77
43	2.62	5.25	7.87	10.50	13.12	43	1.82	3.65	5.47	7.30	9.12
44	2.74	5.47	8.21	10.95	13.69	44	1.90	3.80	5.70	7.60	9.50
45	2.86	5.72	8.57	11.43	14.29	45	1.98	3.96	5.94	7.92	9.90
46	2.99	5.97	8.96	11.95	14.94	46	2.06	4.12	6.19	8.25	10.31
47	3.11	6.22	9.34	12.45	15.56	47	2.14	4.28	6.42	8.57	10.71
48	3.24	6.48	9.72	12.97	16.21	48	2.22	4.44	6.66	8.88	11.10
49	3.38	6.77	10.15	13.53	16.92	49	2.31	4.62	6.94	9.25	11.56
50	3.53	7.07	10.60	14.13	17.67	50	2.41	4.82	7.22	9.63	12.04
51	3.70	7.39	11.09	14.78	18.48	51	2.51	5.02	7.52	10.03	12.54
52	3.85	7.69	11.54	15.38	19.23	52	2.60	5.21	7.81	10.42	13.02
53	4.00	8.00	12.00	16.00	20.00	53	2.70	5.41	8.11	10.82	13.52
54	4.17	8.34	12.51	16.68	20.85	54	2.81	5.62	8.44	11.25	14.06
55	4.35	8.71	13.06	17.42	21.77	55	2.93	5.86	8.79	11.72	14.65
56	4.55	9.11	13.66	18.22	22.77	56	3.06	6.12	9.17	12.23	15.29
57	4.73	9.47	14.20	18.93	23.67	57	3.17	6.34	9.51	12.68	15.85
58	4.92	9.85	14.77	19.70	24.62	58	3.30	6.59	9.89	13.18	16.48
59	5.14	10.27	15.41	20.55	25.69	59	3.43	6.87	10.30	13.73	17.17
60	5.37	10.73	16.10	21.47	26.83	60	3.58	7.16	10.74	14.32	17.90
61	5.61	11.22	16.84	22.45	28.06	61	3.74	7.47	11.21	14.95	18.69
62	5.82	11.64	17.46	23.28	29.10	62	3.87	7.75	11.62	15.50	19.37
63	6.05	12.10	18.15	24.20	30.25	63	4.02	8.05	12.07	16.10	20.12
64	6.30	12.59	18.89	25.18	31.48	64	4.19	8.37	12.56	16.75	20.94
65*	6.57	13.13	19.70	26.27	32.83	65*	4.37	8.73	13.10	17.47	21.83
66*	6.87	13.73	20.60	27.47	34.33	66*	4.56	9.12	13.69	18.25	22.81
67*	7.11	14.22	21.32	28.43	35.54	67*	4.72	9.45	14.17	18.90	23.62
68*	7.38	14.76	22.14	29.52	36.89	68*	4.90	9.81	14.71	19.62	24.52
69*	7.67	15.35	23.02	30.70	38.37	69*	5.10	10.20	15.30	20.40	25.50
70*	8.00	16.01	24.01	32.02	40.02	70*	5.32	10.63	15.95	21.27	26.58
71*	8.37	16.74	25.11	33.48	41.85	71*	5.56	11.12	16.67	22.23	27.79
72*	8.64	17.28	25.92	34.57	43.21	72*	5.74	11.48	17.22	22.97	28.71
73*	8.95	17.89	26.84	35.78	44.73	73*	5.95	11.89	17.84	23.78	29.73
74*	9.29	18.57	27.86	37.15	46.44	74*	6.17	12.35	18.52	24.70	30.87
75*	9.67	19.35	29.02	38.70	48.37	75*	6.44	12.87	19.31	25.75	32.19

You must be age 18-75 to apply. *The Chronic Illness and Terminal Illness Accelerated Death Benefit Rider is not available for ages 65-75. Your premium is based on your gender and age when coverage takes effect. If approved, coverage will be effective on the date shown on your rider as long as the initial premium has been paid. To calculate other payment options, multiply the monthly rate by 3 (for quarterly), 6 (for semi-annual) or 12 (for annual).