**CFG Riders**

**Accidental Death Rider**

* Insured must die within 3 months of accident
* Benefit equal to 100% of base amount – Maximum $250,000
* Expires at end of Term or age 70

**Waiver of Premium Rider**

* Insured must be totally disabled for 6 months
* Expires at end of Term or age 65

**Disability Income Rider**

* Minimum - $250 per month
* Maximum - $2,000 per month, or 1.5% of base amount, or 50% of insureds monthly gross income at time of disability
* Maximum benefit 2 years
* Expires at end of term or age 65
* Check for uninsurable occupations

**Children’s Term Rider**

* 5 to 15 units available per child ($1,000 per unit)
* One price added to policy covers all children
* Can add coverage
* Guaranteed insurability for children
* Expires at age 70 or children’s 25th birthday

**Return of Premium (ROP)**

* Returns up to 100% of all premiums paid during Term
* ROP percentages vary from year to year (check with carrier)
* 100% and 50% ROP available

**Be sure to check the product guide for any age requirements and limitations**