Term Life Express

**Accelerated Death Benefit Rider (ROP policies**) The rider can only be added at issue. An Accelerated Death Benefit Rider (no cost) will be available as an addition at issue.

The rider provides a lump-sum benefit if the Insured provides evidence that his/her life expectancy is 24 months or less. The lump-sum benefit is equal to 92 percent of the death benefit. Once the 92 percent benefit is paid out, the policy will be terminated.

In Florida, life expectancy is 12 months or less. The lump-sum benefit is equal to 94 percent of the death benefit.

In New Jersey, life expectancy is 6 months or less. The lump-sum benefit is equal to 96 percent of the death benefit.

In IN, OR and WA, lump sum benefit is equal to 94 percent.

**The ABR rider may not be available in all states**.

**Living Benefit Riders (Non-ROP policies)** For each of the following Accelerated Death Benefit Riders, the requested benefit amount may not exceed 80 percent of the policy’s face amount as of the policy issue date. Definitions of chronic or critical illness may vary by state. n Chronic Illness Rider – Provides an accelerated death benefit if the insured is certified by a physician within the last 12 months as unable to perform two of six Activities of Daily Living (ADLs) for 90 consecutive days, or requires substantial supervision to protect himself or herself from threats to health and safety due to severe cognitive impairment n Terminal Illness Rider – Provides an accelerated death benefit if the insured provides evidence that their life expectancy is 12 months or less n Critical Illness Rider – Provides an accelerated death benefit if the insured has been certified by a physician as having one or more of the following conditions within the last 12 months: ALS, kidney failure, life-threatening cancer, major organ failure, heart attack, and stroke

Term Life Answers

**Waiver of Premium for Unemployment Rider** (included in the policy) This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state or federal unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver. In PA: This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 9 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state, federal or municipal agency unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver. In PR: This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving state or federal unemployment benefits, insured provides proof of receiving such benefits within 90 days after the end of the four week period and continues to pay any premiums that become due. This is a one-time waiver. In UT: This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment begins. The elimination period is four continuous weeks of unemployment when the insured is receiving unemployment benefits from any recognized unemployment program. Proof of unemployment is required at the time of claim. This is a one-time waiver.