

Level Term Life Protector

Policy Form No. 33074

Worthy protection for your loved ones

PRODUCT FEATURES

- Available term periods of 5-year, 10-year, 20-year, or To Age 65
- Spouse and Children's riders are available
- **Guaranteed renewable** for term periods equal to or shorter than the original term.*
- **Accelerated Death Benefit** included at no additional cost
- **Guaranteed Insurability** option allows you to purchase additional insurance (an amount equal to the lesser of either one-half the benefit amount or \$25,000) without evident of insurability. This option is available only on the first and second anniversary dates of the policy.
- **Waiver of Premium** — available only after you are totally disabled for six months.
- **Conversion privilege.** At the end of the policy term period you may convert the policy to another available life policy without new evidence of insurability.
- **Coverage is portable.** You can keep this coverage even if you change jobs or retire.

BENEFIT AMOUNTS

- Benefit amounts from \$10,000 to \$250,000 (maximum of six times your annual earnings)
- Spouse benefits of \$10,000 or \$25,000
- Child benefits of \$5,000 or \$10,000

ELIGIBILITY

- You must earn at least \$12,000 a year
- You must be actively at work on the date of enrollment
- Employee/spouse issue ages: 18-64 years
- Children issue ages: 11 days-17 years

PREMIUM STRUCTURE

- Rates are issue age based and will not increase during the term period of the policy
- Smoker/non-smoker rates

EXCLUSIONS AND LIMITATIONS

Suicide

If within two years from the issue date the insured dies by suicide, whether sane or insane, the amount payable shall be limited to the amount of premiums paid under the policy.

Incontestability

Except for nonpayment of premiums, this policy will be incontestable during the insured's lifetime after it has been in force for two years from the issue date.

*Renewals

The policy or any amendments cannot be renewed for a term period which extends beyond the insured's 65th birthday.

The information contained within this document is only a brief description. Product features, benefits, rates, and any limitations may vary by state and are subject to change. See the actual policy for your state for specific details.



SAMPLE RATES (Weekly Premium)

20 Year Term — Employee

Age	\$10,000		\$25,000		\$75,000	
	Smkr	NonSkr	Smkr	NonSkr	Smkr	NonSkr
25	\$1.36	\$1.14	\$2.49	\$1.95	\$6.25	\$4.63
30	\$1.49	\$1.19	\$2.81	\$2.06	\$7.23	\$4.96
40	\$2.35	\$1.64	\$4.98	\$3.18	\$13.72	\$8.33
50	\$4.29	\$2.80	\$9.82	\$6.10	\$28.24	\$17.08

To Age 65 — Employee

Age	\$10,000		\$25,000		\$75,000	
	Smkr	NonSkr	Smkr	NonSkr	Smkr	NonSkr
25	\$1.64	\$1.28	\$3.18	\$2.29	\$8.34	\$5.65
30	\$1.83	\$1.37	\$3.66	\$2.52	\$9.77	\$6.35
40	\$2.66	\$1.78	\$5.73	\$3.53	\$15.98	\$9.39
50	\$4.01	\$2.52	\$9.13	\$5.40	\$26.17	\$14.98

20 Year Term — Spouse

Age	\$10,000		\$25,000	
	Smkr	NonSkr	Smkr	NonSkr
25	\$0.75	\$0.53	\$1.88	\$1.34
30	\$0.88	\$0.58	\$2.20	\$1.45
40	\$1.74	\$1.03	\$4.37	\$2.57
50	\$3.68	\$2.19	\$9.21	\$5.49

Children (one premium covers all)

Age	\$5,000		\$10,000	
	Smkr	NonSkr	Smkr	NonSkr
All	\$0.64		\$1.28	

