

Safe Harbor Product Features

- Lump sum death benefit paid to policy beneficiary/beneficiaries
- Non-medical underwriting: no paramedical exam; APS in certain cases
- Standard Non-Tobacco and Tobacco risk classes
- Substandard ratings are available
- The policy will have a free look period based on State laws

Term Periods and Issue Ages

	Minimum Age	Maximum Age
10 year	18	80
15 year	18	70
20 year	18	65
30 year (non tobacco)	18	55
30 year (tobacco)	18	50

Issue Ages and Face Amounts

Issue Age	Face Amounts
18 - 50	\$50k-\$500k
51 - 60	\$50k-\$400k
61 - 70	\$50k-\$300k
71- 80	\$50k-\$150k

Premiums

- Level premiums during the term period
- Annually renewable premium rates are available after the term period until age 100
- Policy fee = \$72/year
- Monthly bank draft, or quarterly, semi-annual or annual billing

Premium Modes

Mode	Modal Factor
Annual	1.0000
Semi-Annual	0.5125
Quarterly	0.2625
Monthly Bank Draft	0.0863

Accelerated Death Benefit Riders

Three of the included riders give your client the option to advance up to 95% of the death benefit on the exercise date in the event of a serious illness.

- Rider exercise is optional
- No waiting period applies
- Minimum acceleration amount is \$5,000
- The policy death benefit is reduced by the benefit amount accelerated, however, the actual amount paid is discounted based on the condition and life expectancy of your client¹
- Future premiums are based on the death benefit after rider exercise and must continue to be paid to keep remaining death benefit in force
- An administrative charge of \$200 per election applies
- Diagnosis must be certified in writing by a licensed physician
- A portion of the death benefit may be taxable and your client should consult a tax advisor before deciding to exercise their rider

Critical Illness Rider

Available if your client is diagnosed with a specified critical illness: heart attack, stroke, cancer, kidney failure, major organ transplant, ALS

- Multiple benefit elections available; must wait 180 days between elections

Chronic Illness Rider

Available if your client is unable to perform (without substantial assistance) at least 2 of the 6 activities of daily living (ADL's) or have a severe cognitive impairment. ADLs include: bathing, continence, dressing, eating, toileting, transferring

- Must be impaired for the past 90 days
- Multiple benefit elections available; one per calendar year

Terminal Illness Rider

Available if your client is diagnosed as terminally ill with a life expectancy of 12 months or less

Additional Riders

Unemployment Rider

Waives 6 months worth of premium if your client becomes unemployed for at least 4 weeks.

- Automatically included for issue ages 18-60
- Your client must elect this rider within 90 days of qualification
- Your client must be receiving state or federal unemployment benefits to qualify
- Waiting period of 24 months from date of issue applies
- One time election
- Terminates at age 65 and at end of term period

Accidental Death Benefit Rider (optional)

Pays an additional lump sum death benefit upon insured's death if such death occurs by a covered accident.²

- Additional premium required
- Must be elected at issue
- Insured must be under 65 at issue
- Terminates at insured's age 70

Term Conversion

- No medical evidence is required
- Full and partial conversions are allowed
- Same underwriting classification as term product will apply
- [Click here](#) for more detailed information and term conversion forms

Term Conversion Periods

Product	Duration
10 year	5
15 year	7
20 year	10
30 year	10

¹The discount can be substantial if there is little impact on life expectancy

²Refer to the Accidental Death Benefit Rider in the Sample Documents section of this page for more information.

Guarantees are based on the claims-paying ability of the issuing company

Product features, rider options and availability may vary by state. Please consult with a financial representative regarding features and availability in your state