

Accidental Death Benefit

A valuable term life insurance product that provides affordable coverage in case of death due to an accident.

- › Least expensive option
- › Potential to qualify with health conditions
- › Supplement to other coverage

How Does it Work?

A 45-year-old man could purchase a \$1,000 “all-cause” term life-death benefit with \$100,000 of ADB coverage for only \$25 a month. Upon death from an accident, the death benefit payable is \$1,000 PLUS \$100,000. Upon death from an accident in a common carrier, the death benefit payable is \$1,000 PLUS \$200,000. If the cause of death is unrelated to an accident, the death benefit payable is \$1,000.

ADB Product Specifications

Type

Term

Premium Options

30-Year for issue ages 20 - 50

20-Year for issue ages 51 - 60

Accidental Death Benefit Rider (Series 2165)

The Accidental Death Benefit will pay if the insured dies as a direct result of an accident (in addition to the \$1,000 Term Insurance Death Benefit).

This rider is added automatically at no additional cost. Please see Product Specifications for death benefit amounts. This Rider terminates at the end of the level premium period. This benefit provides for the payment of an additional benefit in the event of the Insured's death, as a result of an accidental injury within 180 days of the injury. An additional amount will be paid in the event of the Insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

An accidental injury is defined as an accidental bodily injury sustained by the Insured, which is a direct result of an accident, independent of disease, bodily or mental illness, infirmity, or any other cause.

A common carrier is a public passenger conveyance operated by a duly licensed common carrier for regular passenger service by land, water, or air with a definite schedule of arrivals and departures.

Death Benefit

\$1,000 ‘all cause’ death benefit if death is not the result of an accident.

Issue Ages

Minimum Issue Age: 20

Maximum Issue Age: 60

Optional Benefit Riders

None available

Underwriting Classes

Rates are the same for Non-Nicotine and Nicotine

Issue Limits

\$1,000

ADB: \$100,000; \$150,000; \$200,000; \$250,000

Premium Meds & Modal Factors

Monthly EFT: .095

Annual: 1.00

Policy Fee

None

Annual Renewal after Guarantee Period

After the initial level premium period, the premium may increase each year but will never be more than the guaranteed ART rates.