

## Term 125 & Term 100

Term 125 and Term 100 are affordable simplified issue level term products that make it easy for your clients to find peace of mind that their families are protected.

- ▶ Available at higher issue ages
- ▶ Optional riders provide for a variety of needs
- ▶ Living Benefit Riders (Critical Illness, Chronic Illness, Terminal Illness) included at no additional cost
- ▶ Simplified issue - quick turnaround on clean applications
- ▶ Accidental Death Benefit Rider with Common Carrier Provision automatically included with Term 125

### How Does it Work?

A 30-year-old, non-smoker could purchase \$150,000 30-year term product, with the option of an "all cause" Accidental Death Benefit Rider for a few dollars more.

	Term 125	Term 100
Monthly Premium	\$46.60	\$41.75
Death Benefit	\$150,000	\$150,000
Accidental Death Benefit	\$37,500	N/A



# Term 125 & Term 100

## Product Specifications

Type

Term

Premium Options

30, 25, 20, 15 year guaranteed level premiums;

30, 25, 20, 15 year level premiums with 5-year guarantees

Accidental Death Benefit Rider

An Accidental Death Benefit equal to 25% of the base death benefit will be paid if death occurs as a result of an accident.

An additional 25% of the base death benefit will be payable if death is the direct result of an accident while riding as a fare-paying passenger on a common carrier.

Not available on Term 100.

Issue Ages (Age Last Birthday)

Minimum Issue Age: 20

Maximum Issue Ages:

30 & 5 Year Guarantee: 60

25 & 5 Year Guarantee: 65

20 & 5 Year Guarantee: 70

15 & 5 Year Guarantee: 75

Underwriting Classes

Standard Non-nicotine; Standard Nicotine; Premiums are Unisex. Non-nicotine rates available if the applicant has not smoked cigarettes, cigars, used nicotine patches, or chewed tobacco or nicotine gum in the last 24 months.

Issue Limits

Minimum: \$25,000

Maximum: \$450,000

Non-medical through \$450,000

Premium Modes & Modal Factors

Monthly EFT: .095

Annual: 1.00

Optional Benefit Riders

- ▶ Accidental Death Benefit (Term 125 only)
- ▶ Additional Insured
- ▶ Children's Term (up to \$15,000 per child)
- ▶ Disability Income (also available on Additional Insured Rider)
- ▶ Income Term Rider (Term 125 only)
- ▶ Involuntary Unemployment Waiver of Premium
- ▶ Waiver of Premium

Policy Fee

\$90, Fully Commissionable