

# **Easy Term with Critical Illness Rider**

## **Plan Description:**

Simplified issue term to age 95 policy. There is a choice of 10, 20, or 30 guaranteed level premium periods. The 20 and 30 level premium periods are also available as a return of premium plan; which returns all of the base life insurance premiums paid during the level premium years. The return of premium plan is not available in all states.

## **Critical Illness Rider:**

- Available in 100%, 50% or 25% Accelerations
- Maximum CI Benefit is \$100,000
- Issue Ages 18 - 65
- Can be added to the 10, 20, or 30 year level term versions
- Covered Conditions
  - Heart Attack
  - Coronary Artery Bypass Graft (pays 10% of death benefit)
  - Stroke
  - Invasive Cancer
  - Kidney Failure
  - Major Organ Transplant Surgery
  - Paralysis
  - Blindness
  - Terminal Illness HIV contracted performing duties as professional healthcare worker
- Ineligible Occupations
  - Blasters & Explosives Handlers
  - Disabled
  - Participated in High Risk Avocations within past 12 months
  - Police
  - Professional Athletes
  - Structural Workers / Iron Workers
  - Underground Miners and Workers
  - Unemployed

## **Other Riders:**

- Disability Income Rider
- Waiver of Premium
- Children's Insurance Agreement
- Accidental Death Benefit

**Application Completion:**

- The Easy Term application features simple "YES" or "NO" questions.
- If applying for Critical Illness, you must complete Section A (questions 1 &2); Section B (questions 3 & 4; and Section C (question 5).
- Please provide complete details to any “yes” answers in Section D.
- If a Telephone Interview is required, please indicate on the app (upper right-hand corner) whether or not it was completed at “Point of Sale”.
- Applications may be submitted to the Home Office via (1) scanning, (2) fax, or (3) mail.

**Point of Sale Interviews:**

If a telephone verification interview will be required in conjunction with a sale of this product, the preferred method of completing the interview is Point of Sale.

A telephone interview conducted with the Proposed Insured may be required based on the Non-Med Limit Chart (see below). If an interview is required, it may be completed at point-of-sale (preferred). After fully completing the application you may call from the client’s home for the personal history telephone interview. The interview is designed to confirm the answers given on the application.

Point-of-sale telephone interviews can be completed by calling the toll free number 1-866-719-2024, Monday through Friday 8am – 9pm CST and Saturdays 10am – 2pm CST. When calling be sure to identify yourself, Company and product being applied for “Easy Term” and whether or not the applicant is applying for the Critical Illness Rider or the Disability Income Rider. The applicant must always complete the telephone interview without assistance from the agent or another person. If the sale is made on the weekend or if the interview is not completed at point-of-sale, mark the question “NO” in the upper right hand corner of the application, not completed at point-of-sale, and the Company will initiate the call upon receipt of the application.

<b>EASY TERM NON-MED LIMITS</b>				
<b>Age &amp; Amount</b>	<b>18-45</b>	<b>46-55</b>	<b>56-65</b>	<b>66-70</b>
25,000 - 75,000		T-100% Acceleration Critical Illness	T-100% Acceleration Critical Illness	T
75,001 - 100,000	T-100% Acceleration Critical Illness	T-100% Acceleration Critical Illness	T	T
100,001 - 200,000	T	T	T	T

T = Telephone Interview

T-100% Acceleration Critical Illness = Telephone interview is required ONLY if applying for CI Rider at 100% Acceleration (not required at 25% or 50% acceleration).