

**Proposed Insured** \_\_\_\_\_

**Basic Life Insurance Amount**     \$ \_\_\_\_\_

**Term Life**

- 10 Year Term     ☐  
15 Year Term     ☐  
20 Year Term     ☐     (check only one)  
30 Year Term     ☐  
Term to Age 80     ☐

Life Monthly Premium     \$ \_\_\_\_\_

Optional Riders

**Return of Premium Rider**

Monthly Premium     \$ \_\_\_\_\_

**Accidental Death Benefit Rider**

Monthly Premium     \$ \_\_\_\_\_

**Family Term Rider per \$20,000**

Monthly Premium     \$ \_\_\_\_\_

**Children's Term Rider per \$20,000**

Monthly Premium     \$ \_\_\_\_\_

**Total Life**

Monthly Premium     \$ \_\_\_\_\_

\_\_\_\_\_  
Representative

\_\_\_\_\_  
Date

*This brochure provides a brief description of some of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. Read your policy carefully. Rates and benefits may vary based on the state of issue. All statements are limited by the terms of the policy.*

**US<sup>SM</sup>Able Life**

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R-TL-OC-HI (09-17)



**TERM LIFE INSURANCE**

So your loved ones can keep on living.

**US<sup>SM</sup>Able Life**

Life is about change and life insurance is about protection for your family as you move through the many stages of life. Whether you're getting married, expecting a new baby, a parent of grown children, or preparing for retirement, there is always a need to safeguard your family's financial future.

## TERM LIFE

With term life insurance, you pay only for life insurance coverage. Term life insurance is the least expensive form of life insurance coverage you can purchase.

- Provides life insurance for a stated time period, or term.
- Guaranteed renewable for subsequent term periods.
- Premiums are level and guaranteed for the initial term period. Premiums increase and are level and guaranteed in each subsequent term period thereafter.
- Guaranteed Renewable to age 80

- Convertible to age 75
- Waiver of Premium Benefit included in the policy and all riders to issue ages 18-55 — 18-50 for 30 Year Term (terminates at age 60).
- Accelerated Benefit included
- Choice of 10, 15, 20, 30 year term periods or term to age 80
- Issue Ages:  
Employee and Spouse Plan  
10 Year Term Ages 18-70  
15 Year Term Ages 18-65  
20 Year Term Ages 18-60  
30 Year Term Ages 18-50  
Term to Age 80 Ages 18-70

## OPTIONAL RIDERS

- Return of Premium Rider
- Accidental Death Benefit Rider
- Family Term Life Insurance Rider
- Children's Term Life Insurance Rider



## SAMPLE MONTHLY PREMIUM CALCULATION

Example: A 35 year old, non-tobacco user, purchases \$100,000 of 15 Year Term Life, and also applying for Accidental Death Benefit, and \$40,000 of Family Term on a 33 year old spouse.

Policy/Rider	Premium	Coverage
Base policy	\$23.20	\$100,000
Accidental Death Rider	\$10.40	\$100,000
Return of Premium Rider	\$25.50	\$8,766
Family Family Term Rider	\$5.24	\$40,000

