







MORTGAGE PROTECTION WITH LIVING BENEFITS - TERM & UL

	 Strong Foundation or Smart UL	 TERM 125 / TERM 100 or CBO 50 / CBO 100	 TERM LIFE EXPRESS or INDEX UNIVERSAL LIFE EXPRESS	 EQUITY PROTECTION CLASSIC 1	 INDEX UNIVERSAL LIFE	 Home Protector Safe Care Term
CRITICAL	<ul style="list-style-type: none"> Heart Attack Stroke Cancer ALS Organ Failure Kidney Failure Alzheimer <p>• Accelerate up to 95% of death benefit. • Issue Age 75 or younger.</p>	<ul style="list-style-type: none"> Heart Attack Stroke Cancer ALS Major Organ Failure Kidney Failure <p>• Accelerate up to 100% of death benefit.</p>	<ul style="list-style-type: none"> Stroke Cancer ALS AIDS Heart Attack Major Burns Kidney Failure Dementia Aortic Aneurysm Surgery <p>• Accelerate up to 80% of death benefit. • Not available on ROP policies</p>	<ul style="list-style-type: none"> Stroke Cancer ALS Heart Attack Kidney Failure Major Organ Failure Blindness due to Diabetes Major Organ Transplant Paralysis (2 or more limbs) <p>Accelerate up to 100% of death benefit.</p>	<ul style="list-style-type: none"> Stroke Coma Major Burns Invasive Life-Threatening Cancer (in CA, Invasive/Metastatic Cancer) End Stage Renal Failure Major Organ Transplant Amyotrophic Lateral Sclerosis (ALS) Aplastic Anemia Aortic Aneurysm Major Heart Attack Blindness Due to Diabetes Paralysis of Two or More Limbs Benign Brain Tumor Heart Valve Replacement Coronary Artery Bypass Graft Surgery <p>• Accelerate 25% of death benefit.</p>	<ul style="list-style-type: none"> Heart Attack Stroke Cancer Kidney Failure Paralysis Major Organ transplant <p>The benefit may be purchased to accelerate at 25%, 50% or 100% of death benefit (Up to \$100k)</p>
CHRONIC	<ul style="list-style-type: none"> Unable to perform 2 activities of daily living for at least 90 days. Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit. 	<ul style="list-style-type: none"> Unable to perform 2 activities of daily living for at least 90 days. Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit. 	<ul style="list-style-type: none"> Unable to perform 2 activities of daily living for at least 90 days. Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit. 	<ul style="list-style-type: none"> Unable to perform 2 activities of daily living for at least 90 days. Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit. 	<ul style="list-style-type: none"> Unable to perform 2 activities of daily living for at least 90 days. Severe Cognitive Impairment Accelerate 50% of death benefit. 	<ul style="list-style-type: none"> Unable to perform 2 activities of daily living for at least 90 days Accelerate up to 25% of death benefits in any 12 month period up to 95% of death benefit but max \$150k. <p>*Confined Care Rider 2.5% of face amount per month if in nursing home for over 30 days</p>
TERMINAL	<ul style="list-style-type: none"> Life expectancy 12 months or less. Maximum payout of 95% of the death benefit or \$500,000. Available at all issue ages. 	<ul style="list-style-type: none"> Life expectancy 12 months or less. Maximum payout of up to 100% of the death benefit. 	<ul style="list-style-type: none"> Life expectancy 12 months or less. Maximum payout of up to 80% of the death benefit on non ROP policies. 	<ul style="list-style-type: none"> Life expectancy 24 months or less in all states, except Florida (12 months). Maximum payout of 95% of the death benefit or \$500,000. Available at all issue ages. 	<ul style="list-style-type: none"> Life expectancy 12 months or less. Maximum payout of 75% of the death benefit. 	<ul style="list-style-type: none"> Life expectancy 12 months or less 100% of death benefit

Check your states specifications for availability of all riders.

Cancer

- 1 in 2 MEN will get cancer
- 1 in 3 WOMEN will get Cancer
- 68% Survival rate

STROKE

- 800,000 PER YEAR
- 80% Survival Rate
- The average age of first stroke; 66 for MEN 70 for WOMEN

HEART ATTACK

- 720,000 Per Year
- 80% Survival Rate
- The average age of first heart attack is 65

6 ACTIVITIES OF DAILY LIVING:

- Eating
- Getting Dressed
- Bathing
- Transferring
- Toileting
- Contenance