

TermLife

Simplified Issue Term Life Ratebook



Form No. 2568 (Rev. 9/16)

TermLife Ratebook

TermLife is term life insurance renewable to age 95. The policies are participating with no dividends anticipated.

BASE PLANS

- **TermLife** is available with initial level premiums for 15, 20 or 30 years, and annual guaranteed renewable term premiums thereafter to age 95.

Issue Ages	15-Year Term: 18 - 65
(Age Last Birthday)	20-Year Term: 18 - 60
	30-Year Term: 18 - 55

- **TermLife Plus**, which returns 50% of all base policy premiums paid to date at the end of the initial level term period, is available with initial level premiums for 20 or 30 years. The policy is renewable to age 95 with annual guaranteed renewable term premiums.

Issue Ages	20-Year Term: 18 - 59
(Age Last Birthday)	30-Year Term: 18 - 50

Issue Amounts \$25,000 - \$200,000

Underwriting

- Simplified Issue
- Tobacco and Non-Tobacco underwriting classes
- Standard issue only, issued through Table D

Premium Modes & Modal Factors	<u>TermLife</u>		<u>TermLife Plus</u>	
	Annual	1.00	Annual	1.00
Semi-Annual	.52	Semi-Annual	.50	
Quarterly	.265	Quarterly	.25	
Monthly EFT	.087	Monthly EFT	.083333 or divide by 12	

- Annual, Semi-Annual and Quarterly available through Direct Bill or EFT
- Monthly available through EFT only

Policy Fee	<u>TermLife</u>		<u>TermLife Plus</u>	
		\$60 Annual Policy Fee		No Policy Fee
	Fully Commissionable			

Conversions

The policy may be converted to a permanent plan of insurance after the first policy anniversary without evidence of insurability:

- 15-Year Term: Through Year 10 or to age 65 if earlier
- 20-Year Term: Through Year 15 or to age 65 if earlier
- 30-Year Term: Through Year 25 or to age 65 if earlier

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OPTIONAL RIDERS

Accidental Death Benefit Rider

An additional benefit equal to the face amount of the base policy benefit will be payable for accidental death of the insured while the policy and rider are in effect.

Issue Amounts	Equal to base policy, up to \$250,000 for all Columbian policies combined
Issue Ages	Same as base plans
Coverage Period	To the first policy anniversary on or after the insured's 70 th birthday
Premiums	See rate charts on pages 5 and 6

Children's Insurance Rider

Each Unit provides \$1,000 of level term insurance on all eligible children of the insured, including natural born children, stepchildren and legally adopted children. Children becoming eligible through birth, marriage or legal adoption after the rider is issued are automatically covered if less than 19 years old.

Issue Amounts	5 Units – 15 Units
Issue Ages	Parent: 18 – 55 Child: 15 days through 18 years (less than 19)
Coverage Period	Coverage for each child terminates at the earlier of the child's 25 th birthday or the first policy anniversary on or after the primary insured's 70 th birthday.
Conversion	Insured child may convert to a permanent plan of insurance without evidence of insurability: <ul style="list-style-type: none">- Up to the face amount of the rider before age 21; or- Up to five times the face amount of the rider or \$50,000, whichever is less, at ages 21 through 25.
Rider Availability	Available through Table D to children eligible at the time of application. Children becoming eligible after rider issue are automatically covered.
Premiums	Annual Premium \$6.00 per Unit

Juvenile Insurance Limits - NY

The combined insurance in all companies for the child may not exceed the greater of:

- Ages 0 to 4 ½: \$25,000 or 25% of the life insurance in force on the life of the applicant
- Ages 4 ½ to 14 ½: \$25,000 or 50% of the life insurance in force on the life of the applicant

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OPTIONAL RIDERS

Living Benefit Riders (available only with Non-Return of Premium plans)*

- **Accelerated Death Benefit - Terminal Illness** Allows for acceleration of up to 95% of the base policy death benefit if the Insured is diagnosed with a non-correctable medical condition which is expected to result in death within 12 months.
- **Accelerated Death Benefit - Critical Illness** Allows for acceleration of up to 95% of the base policy death benefit if the Insured is diagnosed with life threatening cancer, Amyotrophic Lateral Sclerosis (ALS), kidney failure, heart attack, major organ failure or stroke.
- **Accelerated Death Benefit - Chronic Illness** Allows for acceleration of up to 24% of the base policy death benefit per year, to a maximum of 95% in total, if the insured is:
 - Unable to perform, without substantial assistance from another person, at least two of the activities of daily living (bathing, continence, dressing, eating, toileting and transferring) for a period of at least 90 days, due to a loss of functional capacity; or
 - Requires substantial supervision for a period of at least 90 days by another person to protect the insured from threats to health and safety due severe cognitive impairment.Chronic Illness Rider may be attached to non-return of premium policies with a minimum face amount of \$42,000. The two additional health questions on the application must be answered to apply for the rider.

Issue Ages Same as base plans

Coverage Period Riders will terminate when the total accelerated amount under all accelerated death benefit riders attached to the policy equals the maximum accelerated death benefit amount. Terminal Illness Rider will terminate after any accelerated benefit has been paid under the rider.

Premiums There is no additional premium charge for the rider.

Claims

- Maximum acceleration percentage = 95% of base policy face amount
- Minimum face amount accelerated = \$10,000
- Minimum residual amount = \$5,000
- Minimum acceleration benefit amount = \$2,500
- Administrative Charge = \$250 (may vary by state)
- Accelerated Benefit payment will be reduced by a discount factor based on expected mortality, anticipated future premiums and interest.
- Policy values and premiums (except policy fee) will be reduced by the acceleration percentage.
- Receipt of the accelerated death benefit may affect eligibility for public assistance programs and may be taxable.

*Living Benefit Riders are not available in New York.

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OPTIONAL RIDERS

Waiver of Premium - Disability

Waives payment of premium after six months of total and continuous disability occurring while rider coverage is in effect. Rider benefit terminates at the first anniversary on or after the insured's 65th birthday; however, if the insured is totally and continuously disabled prior to age 60, premiums will continue to be waived until such disability ceases.

Issue Ages 18 - 55

Coverage Period To the first policy anniversary on or after the insured's 65th birthday

Rider Availability Issued through Table D

Premiums Premium is a percentage of all premiums to be waived, including riders

Issue Age or Renewal Age	Premium
18 - 35	12% of Total Premium
36 - 40	13% of Total Premium
41 - 45	14% of Total Premium
46 - 64	15% of Total Premium

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TermLife - Non-Return of Premium Plan							
Initial Annual Premium per \$1,000							
Issue Age	15-Year Term		20-Year Term		30-Year Term		ADB Rider
	Non-Tob	Tobacco	Non-Tob	Tobacco	Non-Tob	Tobacco	
18	1.34	2.45	1.39	2.96	1.78	3.61	1.18
19	1.34	2.45	1.39	2.96	1.78	3.61	1.16
20	1.34	2.45	1.39	2.96	1.78	3.61	1.14
21	1.34	2.45	1.39	2.96	1.78	3.61	1.13
22	1.34	2.45	1.39	2.96	1.78	3.61	1.11
23	1.34	2.45	1.39	2.96	1.78	3.61	1.09
24	1.34	2.45	1.39	2.96	1.78	3.61	1.08
25	1.34	2.45	1.39	2.96	1.78	3.61	1.08
26	1.36	2.49	1.46	3.02	1.87	3.77	1.07
27	1.38	2.53	1.53	3.07	1.97	3.94	1.06
28	1.39	2.57	1.60	3.13	2.07	4.12	1.05
29	1.41	2.60	1.68	3.19	2.18	4.31	1.04
30	1.43	2.63	1.76	3.25	2.29	4.50	1.04
31	1.49	2.84	1.85	3.47	2.43	4.82	1.03
32	1.56	3.06	1.94	3.70	2.58	5.15	1.03
33	1.64	3.30	2.03	3.95	2.73	5.51	1.03
34	1.72	3.55	2.13	4.21	2.90	5.89	1.02
35	1.80	3.82	2.23	4.48	3.08	6.29	1.02
36	1.95	4.14	2.42	4.87	3.34	6.85	1.02
37	2.11	4.49	2.63	5.29	3.63	7.46	1.02
38	2.29	4.87	2.86	5.74	3.94	8.13	1.02
39	2.48	5.28	3.11	6.23	4.27	8.86	1.02
40	2.68	5.72	3.37	6.76	4.62	9.64	1.02
41	2.89	6.18	3.66	7.37	5.02	10.45	1.03
42	3.12	6.65	3.96	8.02	5.46	11.32	1.04
43	3.36	7.18	4.29	8.74	5.93	12.25	1.06
44	3.62	7.75	4.66	9.52	6.44	13.27	1.07
45	3.90	8.34	5.04	10.36	6.99	14.34	1.08
46	4.26	9.03	5.48	11.11	7.67	15.09	1.11
47	4.64	9.76	5.95	11.89	8.41	15.85	1.12
48	5.07	10.56	6.46	12.75	9.23	16.66	1.14
49	5.53	11.40	7.02	13.65	10.12	17.52	1.15
50	6.04	12.32	7.61	14.60	11.08	18.40	1.18
51	6.52	13.26	8.28	15.73	12.46	20.11	1.20
52	7.02	14.26	8.99	16.93	13.84	21.82	1.21
53	7.57	15.34	9.79	18.24	15.22	23.53	1.25
54	8.15	16.49	10.66	19.64	16.60	25.24	1.27
55	8.79	17.73	11.59	21.15	17.97	26.93	1.30
56	9.45	18.89	13.08	23.78	-	-	1.32
57	10.17	20.15	14.78	26.78	-	-	1.36
58	10.95	21.49	16.67	30.10	-	-	1.39
59	11.78	22.89	18.79	33.80	-	-	1.42
60	12.66	24.43	21.16	37.95	-	-	1.47
61	14.19	27.73	-	-	-	-	1.50
62	15.89	31.45	-	-	-	-	1.55
63	17.81	35.59	-	-	-	-	1.61
64	19.95	40.39	-	-	-	-	1.64
65	22.30	45.66	-	-	-	-	1.71

Add \$60 policy fee. Modal factors: Semi-Annual .52; Quarterly .265; Monthly EFT .087

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TermLife <i>Plus</i> - 50% Return of Premium					
Initial Annual Premium per \$1,000					
Issue Age	20-Year Term		30-Year Term		ADB Rider
	Non-Tob	Tobacco	Non-Tob	Tobacco	
18	2.85	6.07	3.47	7.04	1.18
19	2.85	6.07	3.47	7.04	1.16
20	2.85	6.07	3.47	7.04	1.14
21	2.85	6.07	3.47	7.04	1.13
22	2.85	6.07	3.47	7.04	1.11
23	2.85	6.07	3.47	7.04	1.09
24	2.85	6.07	3.47	7.04	1.08
25	2.85	6.07	3.47	7.04	1.08
26	2.99	6.19	3.59	7.24	1.07
27	3.14	6.29	3.72	7.45	1.06
28	3.28	6.42	3.85	7.66	1.05
29	3.44	6.54	3.99	7.89	1.04
30	3.61	6.66	4.12	8.10	1.04
31	3.77	7.08	4.33	8.58	1.03
32	3.94	7.51	4.54	9.06	1.03
33	4.10	7.98	4.75	9.59	1.03
34	4.28	8.46	4.99	10.13	1.02
35	4.46	8.96	5.24	10.69	1.02
36	4.69	9.45	5.58	11.44	1.02
37	4.94	9.95	5.95	12.23	1.02
38	5.21	10.45	6.34	13.09	1.02
39	5.47	10.96	6.75	14.00	1.02
40	5.73	11.49	7.16	14.94	1.02
41	6.19	12.46	7.68	15.99	1.03
42	6.65	13.47	8.24	17.09	1.04
43	7.16	14.60	8.84	18.25	1.06
44	7.74	15.80	9.47	19.51	1.07
45	8.32	17.09	10.14	20.79	1.08
46	8.93	18.11	10.89	21.43	1.11
47	9.58	19.14	11.69	22.03	1.12
48	10.27	20.27	12.55	22.66	1.14
49	11.02	21.43	13.46	23.30	1.15
50	11.80	22.63	14.40	23.92	1.18
51	12.83	24.38	-	-	1.20
52	13.93	26.24	-	-	1.21
53	15.17	28.27	-	-	1.25
54	16.52	30.44	-	-	1.27
55	17.96	32.78	-	-	1.30
56	20.27	36.86	-	-	1.32
57	22.91	41.51	-	-	1.36
58	25.84	46.66	-	-	1.39
59	29.12	52.39	-	-	1.42
60	32.80	58.82	-	-	1.47

No policy fee Modal factors: Semi-annual .50;
Quarterly .25; Monthly EFT .083333 or divide by 12



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For complete policy and rider terms, please refer to Policy/Rider Form 1F595, 1F596, 1F597, 1F598, 1F599, 1H880, 1H881, 1H882, 1H906, 1H907 and 1H908 or appropriate state variation. Product/Rider specifications and availability may vary by state.

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