

Graded Death Benefit Term and Whole Life At-a-Glance

Product Features

- Each provides customers with health problems some coverage immediately.
- Each provides full coverage starting in year 3.
- Each offers a variety of payment options and carries a \$50 commissionable policy fee.
- Premium classes—standard.
- Convertibility—not applicable.
- Minimum Partial Withdrawal Amount: \$100

Optional Riders*

(*not available in all states)

- Accidental Death Benefit Rider

Term Insurance

- 10, 20 or 30-year terms.
- Issued from ages:
 - 20 through 70 for 10-year term
 - 20 through 65 for 20-year term
 - 20 through 60 for 30-year term
- Premiums are level for the life of the policy which for the 10-year term is to age 80 or for 20 years whichever is longer, for the 20-year term is to age 80 or 25 years whichever is longer and for the 30-year term is to age 80 or 35 years whichever is longer.
- At year 11, 21 or 31, whichever is applicable, there is a one-time decrease in the face amount based on the original issue age: ages 20-29 to 80% of the original face amount, ages 30-39 to 70%, ages 40-49 to 60% and ages 50 and up 50%.*

Term Insurance Issue Limits

Issue Age	Minimum	Maximum
20-45	\$25,000	\$250,000
46-55	\$20,000	\$200,000
56-65	\$15,000	\$100,000
66-70	\$10,000	\$50,000

Whole Life

- Issued from ages 20 through 75.
- Level premiums for the life of the policy.
- Cash value accumulation.

Whole Life Issue Limits

Issue Age	Minimum	Maximum
20-45	\$15,000	\$250,000
46-55	\$10,000	\$200,000
56-65	\$10,000	\$100,000
66-75	\$5,000	\$50,000

If your client can answer "NO" to all of these questions...

Have you been diagnosed as having or been treated by a physician for:

- AIDS, ARC or HIV
- Alzheimer's Disease or Dementia
- Amyotrophic Lateral Sclerosis (ALS)
- Mental Retardation or Down's Syndrome

Or do you...

Require the assistance of another person for dressing, bathing, toileting or mobility or use an oxygen tank

And answer NO to all of these questions. Have you, within the past 2 years:

- Had a heart attack or stroke
- Had or are now awaiting an organ or bone marrow transplant (except as a donor)
- Been diagnosed with cancer or received or been prescribed radiation, chemo or dialysis
- Been confined to or advised by a licensed medical professional to be admitted to, a nursing home, hospice, extended care or special treatment facility or are you now hospitalized
- Used controlled substances except as prescribed by a physician
- Been treated for or been advised by a physician to seek treatment for drug or alcohol use
- Been advised by a physician that your life expectancy is less than 24 months
- Had more than one DUI (DWI) violation, been convicted of a felony or are you now on probation

GDB Term & Whole Life Height and Weight Limit

Height	Min.	>\$100K	<\$100K
4' 8	74	227	330
4' 9	76	231	334
4' 10	79	234	337
4' 11	82	238	341
5' 0	84	243	346
5' 1	87	248	351
5' 2	90	254	357
5' 3	93	262	365
5' 4	96	269	372
5' 5	99	276	379
5' 6	102	284	387
5' 7	105	293	396
5' 8	109	301	404
5' 9	112	309	413
5' 10	115	317	420
5' 11	118	325	428
6' 0	122	334	437
6' 1	125	342	445
6' 2	129	351	454
6' 3	132	361	464
6' 4	136	370	473
6' 5	139	380	483
6' 6	143	389	492
6' 7	146	397	500
6' 8	150	404	507
6' 9	154	412	515

* Does not apply in Pennsylvania where face amounts remain constant but premium levels increase.

Note: Answering the above questions, does not guarantee a policy will be approved.