

Available Riders³

Select-a-Term allows clients to select the level-premium term of their policy, as well as customize their coverage by adding any of the following available riders. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

Accidental Death Benefit	<ul style="list-style-type: none"> • Pays a death benefit in addition to the death benefit of the base policy, if such death resulted from certain accidental injuries • Maximum face amount is the lesser of \$250,000, or the face amount to which the policy is attached • Available through Table D • Coverage generally expires on the policy anniversary nearest the insured's 70th birthday • Only available at issue
Child Rider	<ul style="list-style-type: none"> • Pays a death benefit to the insured parent upon the death of an insured child • Available for: (a) parent's issue ages 20 – 55 subject to availability of the base policy; and (b) children age 15 days up to, but not including, the 19th birthday • Covers all eligible dependent children inclusive in one child rider • Available through Table D • Minimum death benefit is ½ unit (\$500) and the maximum death benefit is 25 units (\$25,000) • Expires at the earlier of the policy anniversary nearest the child's age 25 or the parent's age 65 • This rider can be added or dropped after issue
Terminal Illness Rider	<ul style="list-style-type: none"> • An accelerated death benefit rider is provided at no additional premium on all eligible Select-a-Term plans, regardless of underwriting classification • Lesser of: 1) Specified Amount multiplied by the Terminal Illness Percentage, currently 50%; and 2) Maximum Benefit Amount on Policy Schedule • Insured may become eligible for this benefit if diagnosed by a qualified physician as having 24 months or fewer to live (12 months or fewer to live in New York) • One-time administrative fee will reduce the amount received. The fee may not exceed \$500. • Payment of the terminal illness benefit will reduce the amount of any death benefit that may be payable • State variations exist
Waiver of Premium	<ul style="list-style-type: none"> • Waives premiums for the base policy, and any attached riders, upon the total disability of the insured after a six-month waiting period • Waiver of Premium is not available if the face amount exceeds \$5 million (this amount is per life, not per policy) • Available on policies through Table D • If total disability begins on or after the insured's age 60, premiums due will be waived while total disability continues and until the later of: <ul style="list-style-type: none"> (a) the insured's age 65; or (b) one year after total disability began. • This rider cannot be added after issue, but may be dropped after issue • Only available to base policies with face amounts greater than or equal to \$100,000