



# 20 Year Level Term & Rider

## FEATURES OF THIS PLAN

1. **Policy is issued at current age.**
2. Issue ages 16—80.
3. Minimum face amount is \$10,000.
4. Premiums payable for 20 years.
5. Rates based on 2001 mortality tables.
6. Separate rates for male and female.
7. Preferred and standard non-tobacco and tobacco rates.
8. Policy fee \$50.00 per year (fee waived if issued as a rider to a permanent plan).
9. Waiver of premium available at additional cost.
10. Benefits are not renewable after 20 years without evidence of insurability.
11. Benefits may be converted to any permanent plan before the end of 20 years, but not after age 75.
12. Death benefit is level.

## Waiver of Premium

The Disability Waiver benefit is offered as a separate rider from ages 20 to age 60. Rates are different for males, females, non-tobacco and tobacco. The Waiver of Premium Benefit is defined as a waiver of the 20 Year Level Term payments during continuing disability, provided the insured becomes disabled before 60. The premiums remain the same for the 20 year period or to age 60. The last issue and last renewal age is 59, coverage terminates at age 60.

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