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# Plan Specifications

## AGE

Issue ages for the Base Plan are 0 to 75, uses current age, which means the age that the client attained at his or her last birthday. Keep in mind that **age is based on the application date for the Primary Insured**, and not the effective date of the policy/certificate. **Secondary Insured's age is based on the effective date of the plan.**

## AGE LIMITS

Current age based on the application date for the Primary Insured.

Current age based on the effective date for Secondary Insureds.

- Base Plan 0 to 75
- Accelerated Death Benefit 0 to 75
- Waiver of Premium (WP) 15 to 55
- Accidental Death Benefit (ADB) 15 to 60
- Additional Purchase Option (APO) 0 to 55
- Monthly Disability Income Benefit (MDIB) 15 to 55
- 10 Year Term Policy/Certificate/Rider 20 to 60
- Child Rider 0 to 19
- Waiver of Premium for Flexible Annuity 15 to 55
- Critical Illness Benefit 18 to 65

Dependent children are eligible for a maximum of 50% of the parent's base plan amount, not to exceed \$50,000, whether as a rider, individual policy, or combination of both.

## LIMITS

- Minimum face amount \$15,000
  - Maximum face amount (Ages 0-15 only) \$50,000
  - Maximum Annual Premium: 5% of client's annual income
  - Maximum Accidental Death Benefit: \$250,000
  - Non-medical (No Exam or Blood Test):
    - Ages 0 to 65: \$99,999 or Less
    - Ages 65 to 75: \$24,999 or Less
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## **RIDERS**

All riders are not approved in all States. Please refer to State Approval Chart.

**Waiver of Premium** waives the base and rider premiums after six months of disability, retroactive to the date of disability. *Ages: 15 to 55*

**Accidental Death Benefit** pays a benefit equal to the face amount of the base plan, not to exceed \$250,000. *Ages: 15 to 60*

**Additional Purchase Option** on the option date allows for the purchase of a new policy/certificate with a face amount not to exceed the lesser of the base or \$200,000. *Ages: 0 to 55*

**Critical Illness Rider** provides a lump sum benefit equal to 50% of the base policy/certificate's initial face amount when the insured suffers a critical illness including life-threatening cancer, heart attack, kidney failure, major organ transplant, stroke or paralysis. For first coronary by-pass surgery, the lump sum benefit is limited to ½ the CIR benefit or 25% of the base policy/certificate's initial face amount. The coverage period is 10 years, but the rider will terminate once the sum of all benefits paid equals 50% of the initial face amount of the underlying policy/certificate. Rider is subject to the same underwriting criteria as the basic life policy and is not available for secondary insureds. Not approved in all states – see availability chart. *Ages: 18 to 65*

**Accelerated Death Benefit** provides benefits payable in anticipation of death from a terminal medical condition. Will advance half the face amount, provided that member maintains a minimum of \$7,500 remaining face amount. There is no cost to the member for this rider. *Ages: 0 to 75*

**Flexible Premium Annuity Rider (FPAR)** is a no-load Annuity with no surrender charges. The guaranteed rate of interest is 2% annually (2% ÷ 365 days), and the current rate for excess interest is declared by the insurance company. The interest is compounded daily and credited monthly. This rider is the automatic option in the second year if the member does not respond to the option letter. *Ages: 0 to 70*

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**Monthly Disability Income Benefit** provides a specified income that can be used for the cash accumulation vehicle after 6 months of continuous disability, retroactive to the date of disability. Maximum benefit is 1% of the face amount, up to a maximum of \$500 per month, payable to age 65. *Ages: 15 to 55*

**Waiver of Premium for Flexible Premium Annuity** waives the flexible premium annuity payment after six months of disability, retroactive to the date of disability. *Ages: 15 to 55*

**MDIB Standard Guidelines**

\$40	\$20	For limits, refer to "Plan Specifications" above. For non standard packages refer to Software Illustrations.
50	25	
60	30	
70	40	

**Child Term Life Rider** provides juvenile group term life insurance to age 25 with a conversion option at age 25. The rider will provide coverage of all the primary insured's dependent children. If the underlying certificate/policy includes a waiver of premium rider, then the premiums on the children's rider are automatically waived if the primary insured becomes disabled prior to age 60. If the primary insured dies prior to age 65, the rider becomes paid up. Rate is \$7.50 per \$1,000 unit of coverage. **Minimum 10 units.**

*Any dependent child applying for coverage, either as a rider on another person's policy or as a stand-alone policy, can have no more than \$50,000 coverage total, or up to 50% of the parent's base plan coverage amount, up to a maximum of \$50,000.*

*For example, a child applying for his/her own policy can only apply for coverage up to \$50,000. But if the parent has a \$40,000 policy, the child is only eligible for \$20,000 in coverage.*

*A dependent child who already has a \$10,000 rider and then applies for coverage under his/her own base plan can only apply for an additional \$40,000 (to total the \$50,000 maximum),*

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*or an amount that when added to the \$10,000 rider does not exceed ½ of the parent's coverage amount. **Ages: 0 to 19 years***

**Ten Year Term Rider** provides level group term life insurance for the primary insured with a \$10,000 minimum face amount and a maximum of 10 times the base policy. As a rider covering a dependent spouse, the maximum is 10 times the base policy. The Ten Year Term Rider must be applied for at the time the base plan application for the primary insured is submitted. This rider can not be applied for subsequent to the original application. **Ages: 0 to 60\***

***\*Ages: 0 to 50 in Maryland***

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