If they need you, you need a Champion

Good things in life happen every day, and unfortunately, hardship happens too. You need a champion to defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.
If they need you, you need Life Insurance – Valuable protection for your loved ones

You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family with money to help pay for:

- Rent and Mortgage
- Education
- Retirement
- Household Expenses
- Childcare
- Family Debt
- Burial

Make a promise to protect the future. Let LifeTime Benefit Term (LBT) be your Champion. It lasts a lifetime—guaranteed. LifeTime Benefit Term provides money to your family at death, and while you are living too. For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

Benefit Design

Guaranteed Premiums
Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue.

Guaranteed Benefits During Working Years
While the policy is in force, the Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income. Through age 70 (or 25 years if greater) your death benefit is 100% guaranteed.

Guaranteed Benefits After Age 70
Even after age 70, when income is less relied upon, the death benefit is guaranteed to never be less than 50%. And based on current interest rates and mortality assumptions the full death benefit is designed to last a lifetime.

Paid-up Benefits
After 10 years, a paid up benefit begins to accrue. At any point thereafter, if premiums stop, a reduced paid up benefit is guaranteed. Flexibility is perfect for retirement.

Guaranteed Insurability
Needs change over time, and death benefits can too. With Guaranteed Insurability, your benefits increase each year for 5 years regardless of your health. Each year the weekly premium will increase by $1 and your face amount will increase accordingly. You can cancel your increases anytime.

Terminal Illness Benefit
After your coverage has been in force for two years, you can receive 50% of your death benefit, up to $100,000, if you are diagnosed as terminally ill.
Here's how LifeTime Benefit Term can be Your Family's Champion

As Life Insurance
LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage and rent, education for children and grandchildren, retirement, family debt, and burial.

For Terminal Illness
After your coverage has been in force for two years, you can receive 50% of your death benefit, up to $100,000, if you are diagnosed as terminally ill.

Features

Affordable Financial Security
For as little as $3 per week, LifeTime Benefit Term provides lifelong protection to help your family replace income in the event of death.

Dependable Guarantees
Guaranteed Premium and Death Benefits last a lifetime.

Highly Competitive Rates
For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

Fully Portable
You can keep your life insurance even if you change jobs or retire.

Guaranteed Renewable for Life
Your coverage cannot be cancelled as long as premiums are paid as due.

Family Coverage
Coverage available for your spouse, children and dependent grandchildren.

Death Benefits up to $250,000—No Medical Exams
Coverage is issued based on your answers to a few simple health questions.

LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace of mind your family deserves.

Flexible Benefit Choices

Once you make the promise to protect your family with LifeTime Benefit Term, there are several ways it can work for you. You don't have to make any decisions on how you use your benefits until you actually need them.

Here is an example of how LifeTime Benefit Term can be your Champion:

$100,000 LifeTime Benefit Term Coverage

Maximize Death Benefit
You lead a full life and leave full death benefit to your beneficiary.

Split Your Benefits
You lead a full life and shortly before your death, you access terminal illness benefits to supplement your expenses.
**You need a champion to defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.**

**Choose a Champion. Choose LifeTime Benefit Term.**

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**Flexible and Customizable**

Every plan starts with guaranteed death benefits. Customize with additional benefits to meet your needs.

**Benefit Summary**

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<tr>
<th>Death Benefit</th>
<th>Guaranteed Insurability</th>
<th>Accidental Death Benefit</th>
<th>Child Term Benefit</th>
<th>Waiver of Premium</th>
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This is not an application for coverage. Refer to your enrollment form in order to apply for coverage. Enrollments are subject to underwriting approval.

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**Additional Benefit Options**

**Accidental Death Benefit**
Doubles the death benefit if death results from an accident.

**Child Term Benefit**
Death Benefits available up to $25,000. Guaranteed conversion to individual coverage at age 26—up to 5 times the benefit amount.

**Guaranteed Insurability**
Needs change over time, and death benefits can too. With Guaranteed Insurability, your benefits increase each year for 5 years regardless of your health. Each year the weekly premium will increase by $1 and your face amount will increase accordingly. You can cancel your increases anytime.

**Waiver of Premium**
Waives premium if you become totally disabled.

**Payor Waiver of Premium**
Waives premium of your spouse, if you become totally disabled.

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**LifeTime Benefit Term Exclusion**
If the insured commits suicide, while sane or insane, within two years from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

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This document is a brief description of Certificate Form No. C34544. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations, may vary by state.