

Plan Options

	Level	Graded	Modified
Issue Ages	50-80	50-80	50-80
Base Death Benefit	Death benefit is equal to face amount of policy from 1 st day of coverage	<u>Non Accidental Death*</u> 1 st Yr. 30% of Face Amount 2 nd Yr. 70% of Face Amount 3 rd Yr.+ full face amount	<u>Non Accidental Death*</u> 1 st Yr. 110% of annual premium 2 nd Yr. 231% of annual premium 3 rd Yr.+ full face amount
Accelerated Death Benefit Feature**	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness	Up to 50% of death benefit in the event of a terminal illness
Optional Accidental Death Benefit Rider***	1X base amount	1X base amount (Accidental Death benefits are full face in Years 1-2)	1X base amount (Accidental Death benefits are full face in Years 1-2)

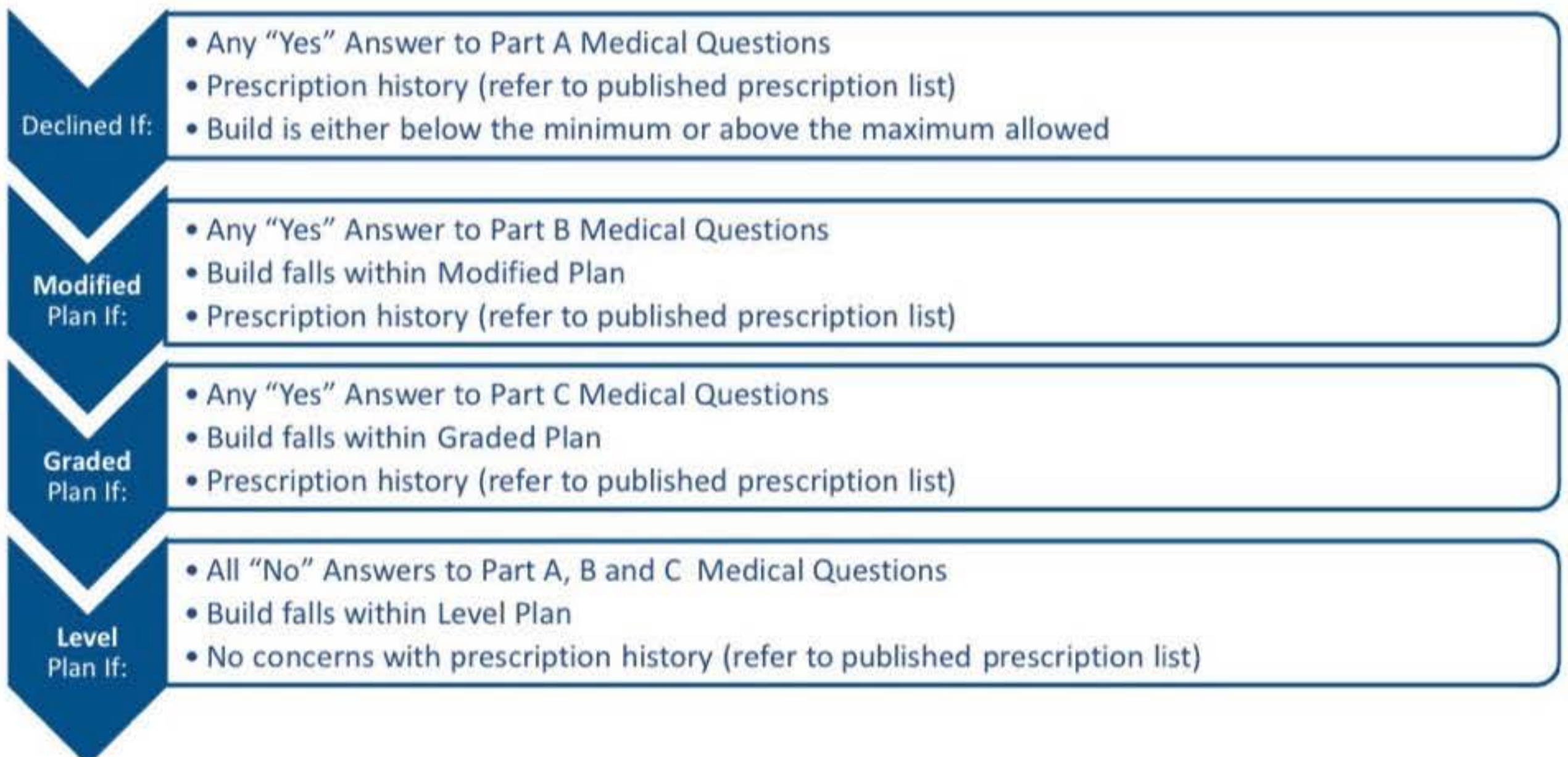
* Base Death Benefit for Accidental Death is full face amount in all years.

**There is no additional premium charge for this benefit but there is a \$150 processing fee and the benefit is discounted as an early payment. Not available in CA.

***Through age 75 only. Additional premiums apply.

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Plan eligibility is based on the following:



In all cases, Apptical will run MIB and RX history checks. Review of this medical may result in an adverse decision based on Company underwriting guidelines. Applications may also be withdrawn due to unresolved medical information .