

Legacy Estate Maximizer – Product Specs

Issue Ages	0 – 85 for single pay; 40-85 for limited pay Age based on last birthday. Backdating to save age is allowed up to six months.
Rate Classes	Male/Female Tobacco/Non-Tobacco Standard/Substandard (available up to age 80)
Amount Limits	Minimum - \$5,000 face amount (\$25,000 in WA) Maximum - \$250,000 Net Amount at Risk (ages 0-64); \$200,000 Net Amount at Risk (ages 65-85)
Death Benefit	Level
Policy Fee	\$90 (commissionable)
Payment Mode	Single-pay, three-pay, five-pay, ten-pay (premium required on annual basis for limited pay options)
Loan Rate	Variable interest rate in arrears
Automatic Riders – No Additional Premium *not available in all states	Accelerated Benefits Rider – Terminal Illness Accelerated Benefits Rider – Confined Care Accelerated Benefit Rider – Community Care Accelerated Benefit Rider – Common Carrier
Optional Rider – Additional Premium Required *not available in all states	Accidental Death Benefit Rider *Doubles the death benefit – for death due to an accident

Accelerated Benefits Rider – Terminal Illness (Automatic, No Additional Premium, Not Available on Survivor Plan)

If the insured becomes terminally ill, resulting in a life expectancy of 12 months or less, a portion of the policy benefits may be accelerated. The accelerated benefit amount cannot be less than \$10,000 or more than \$250,000.

Accelerated Benefits Rider – Confined Care (Automatic, No Additional Premium, Not Available on Survivor Plan)

If the insured becomes confined to a nursing home facility, a portion of the policy benefits, upon request, may be accelerated, up to 2% of the face amount of the policy, payable monthly up to \$5,000. The monthly benefit will continue to be paid for 60 months or until the policy has been reduced to \$15,000, whichever occurs first. Benefits are available only after the policy is in force for 90 days. (This rider is not approved in AL, CT, FL, MD, MA, NJ, OR, WA)

Accelerated Benefits Rider – Community Care (Automatic, No Additional Premium, Not Available on Survivor Plan)

If the insured has been receiving community care for at least 90 days, a portion of the policy benefits, upon request, may be accelerated up to 1% of the face amount of the policy payable monthly up to \$3,000. The monthly benefit will continue to be paid for a maximum of 60 months or until the policy has been reduced to \$15,000, whichever comes first. Benefits are available only after policy has been in force for 90 days. (This rider is not approved in AL, CT, FL, KS, KY, LA, MD, MA, MN, MS, NJ, NC, OH, OK, OR, SD, UT, WA.)

Accidental Death Benefit – Common Carrier (Automatic, No Additional Premium, Not Available on Survivor Plan)

If the insured is traveling as a fare-paying passenger on a public conveyance, and an accidental death occurs due to bodily injuries which are the direct and independent cause of death within 90 days of the accident, an additional benefit equal to the full face amount of the policy will be paid to the designated beneficiary(ies).