

Product information

BeyondTerm

PRODUCT DESCRIPTION

BeyondTerm is a renewable and convertible term life insurance product which provides level premiums and death benefits during the initial term period.

POLICY FORM

ICC23-DTCV1 and state variations

ISSUE PARAMETERS

10-year 20-65, all risk classes	30-year 20-50, all risk classes
15-year 20-60, all risk classes	35-year 20-45, all risk classes
20-year 20-60, all risk classes	40-year 20-40, all risk classes
25-year 20-55, all risk classes	

STATES

All states except New York

COVERAGE EXPIRATION

Age 95

MINIMUM FACE AMOUNT

\$100,000

MAXIMUM FACE AMOUNT

Issue age 20-50, \$2,000,000

Issue age 51-60, \$500,000

Issue age 61-65, \$250,000

ANNUAL POLICY FEE

\$90 per year

MODAL FACTORS

You can pay your life insurance premium monthly, quarterly, bi-annually, or annually. The following modal factors will be applied, depending on your selection:

Annual:	1
Semi-annual:	0.51
Quarterly:	0.26
Monthly EFT:	0.087

PREMIUM BANDING

Band 1: \$100,000 - \$249,999

Band 2: \$250,000 - \$499,999

Band 3: \$500,000 - \$999,999

Band 4: \$1,000,000 - \$2,000,000

UNDERWRITING CLASSIFICATIONS

Your medical history has the biggest influence on your insurability and how much you will pay for your life insurance. Premiums are based on the underwriting classifications listed below.

Male/Female

Preferred Plus Non-Tobacco (PPNT)

Preferred Non-Tobacco (PNT)

Standard Plus Non-Tobacco (SPNT)

Standard Non-Tobacco (SNT)

Preferred Tobacco (PT)

Standard Tobacco (ST)

Substandard risk classes (also referred to as table ratings) are not available for this product.

SUBSTANDARD

Substandard ratings are not available on BeyondTerm. Flat extras are available on all classes except for Preferred Plus Non-Tobacco.

MAXIMUM CONVERSION PERIOD

Convertible until one-half the level term duration or up to attained age 65, whichever comes first.

AVAILABLE BENEFITS

Ask your life insurance advisor for more information about the following benefits:

- Accelerated Death Benefit
- Charitable Giving Benefit*

* The Charitable Giving Benefit is not available in New York or South Carolina.

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BeyondTerm policy form #ICC23 – DTCV1 and state variations; not available in New York. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. For broker use only. Not for public distribution. CN11072025-4