

Product information

BeyondTerm with Living Benefits

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

ICC24-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.

INCLUDED BENEFITS

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

- Charitable Giving Benefit*
- Living Benefits**

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

**BeyondTerm with Living Benefits is not approved for use in all jurisdictions, including California and New York.



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BeyondTerm policy form #ICC24-DTCV1 and state variations; not available in New York. BeyondTerm riders, Chronic Illness Accelerated Death Benefit rider form #ICC24-ADB-CHI, Critical Illness Accelerated Death Benefit rider form #ICC24-ADB-CRI, Terminal Illness Accelerated Death Benefit rider form #ICC24-ADB-TRI, and state variations are included in all BeyondTerm term life insurance policies effective December 11, 2024 and on. BeyondTerm riders are not approved for use in all jurisdictions, including California and New York. BeyondTerm policies with a substandard table rating are NOT eligible for the Critical and Chronic Illness riders but are eligible for the Terminal Illness rider.

Benefits paid under accelerated death benefit riders will result in a reduction of the life insurance policy's benefits and values, including face amount, death benefit, and premium based on the amount that is accelerated. Benefits advanced under the accelerated death benefit may be taxable in certain circumstances. As with all tax matters, you should consult with your tax advisor regarding the tax treatment of receiving an accelerated death benefit. Payment of an accelerated death benefit may affect eligibility for Medicaid or other government assistance programs or entitlements. Refer to the policy or riders for complete details.

Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations. CN11072025-3