

# Our Protector AD Accidental Death Benefit Plan Covers More Than Just The Butcher, The Baker, And The Candlestick-Maker.



<b>Acceptable Occupations Include:</b>	
Coal Miners (surface workers; no explosives)	Insurance/Real Estate Agents
Commercial Fishermen	Medical Professionals
Construction Workers (no explosives/blasting)	Postal Workers
Dockworkers	Sawmill Workers/Loggers
Emergency Responders	Semi-Drivers
Firefighters (municipal; volunteer)	Teachers
Law Enforcement (municipal; corrections; armed guards; no SWAT; no bomb disposal crew)	Window Washers (commercial; high-rise)

## **Protector AD<sup>1</sup> Features:**

- Guaranteed level premiums for the first 20 years.
- Guaranteed face increase—doubles over 20 years.<sup>2</sup>
- Return-of-Premium (ROP) option at the end of 20 years.<sup>3</sup>
- One underwriting question.
- Issue ages: 18 – 60
- Face amounts: \$50,000/\$75,000/\$100,000
- PAC Premiums: \$13.72/\$18.25/\$22.79 per month.
- Underwriting: Gender/Tobacco Neutral

**Simplified Products – Faster Results**  
**It's What We Know – It's All We Do™**



<sup>1</sup>Protector AD is an accidental death benefit rider attached to a small whole life policy.

<sup>2</sup>Protector AD's accidental death benefit is guaranteed to double over 20 years.

<sup>3</sup>Return-of-Premium option based on 20 annual premiums.

Policy forms: 200-500(UHL); 18-500 (UFFL); rider forms: 200-491 (UHL); 18-491 (UFFL).

Product/rider availability varies by state.