

## In The Know

# Accidental Death Coverage

*With Whole Life Insurance*

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→ **Premiums/Face Amounts:**

	Option 1	Option 2	Option 3
AD Benefit	\$50,000	\$75,000	\$100,000
In 20 Years	\$100,000	\$150,000	\$200,000
Annual Premium*	\$147.50	\$196.25	\$245.00
Year 20 ROP Amount**	\$2,950	\$3,925	\$4,900

\*Includes \$50 annual policy fee. \*\*Exercising ROP terminates all coverage.

→ **Issue Ages:**

- 18-60 (age nearest)

→ **Premiums:**

- Unisex, tobacco-neutral rates
- Guaranteed level for 20 years
- ROP in 20<sup>th</sup> year\*\*

→ **Modal Factors<sup>+</sup>:**

- Semi-annual: .530
- Quarterly: .270
- Direct Monthly Bill .099
- Monthly PAC: .093

→ **Underwriting<sup>^</sup>:**

- Good driving record
- No hazardous avocations
- No PHI
- No health questions

→ **Materials:**

- Agent Guide: 200-506
- Consumer Brochure: 200-507
- Application: 200-490

<sup>^</sup>See policy form for exclusions.

<sup>+</sup>Annualization only on Monthly PAC.

Policy form 200-500 (UHL); 18-500 (UFFL)

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