what occupations ARE COVERED?

**ACCEPTABLE OCCUPATIONS**

- Policemen  
  *(limited to: municipal/armed guards/corrections officers)*
- Firefighters  
  *(municipal/volunteer)*
- Semi-drivers/Long-haul trucking
- Coal miners  
  *(surface workers/no explosives)*
- Construction workers  
  *(no explosives/blasting)*
- Logging/Sawmill workers
- Postal workers

**DECLINED OCCUPATIONS**

- Aviation  
  *(pilot/crew)*
- FBI, CIA, SWAT teams, bomb disposal crews
- Active military
- Chemical/biological weaponry industry
- Explosives technicians/handlers
- Overseas security providers
- Professional athletes
- Racing
**modal factors:**

<table>
<thead>
<tr>
<th></th>
<th>Semi-Annual</th>
<th>Quarterly</th>
<th>Monthly EFT</th>
<th>Direct Monthly Bill</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.515</td>
<td>.260</td>
<td>.087</td>
<td>.095</td>
</tr>
</tbody>
</table>

1st premium can be drafted.

**underwriting:**

There’s just one non-health underwriting question*

on the Protector AD application:

In the past three (3) years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver's license suspended or revoked, or in the past five (5) years have you been convicted of operating a vehicle while intoxicated?

**NO PERSONAL HISTORY INTERVIEW REQUIRED.**

**features:**

**Issue Ages:**
18 – 60 (gender/tobacco neutral)

**AD Benefit Amounts:**
$50,000/$75,000/$100,000

Protector AD’s accidental death benefit is guaranteed to double over the first 20 years while premiums remain level and are guaranteed. The policy builds cash value which, after the 20th year, equals 20 annual premiums. At the end of the 20th year, a return-of-premium (ROP) option is available, and is based on the annual premium. If the ROP option is elected, the coverage terminates. Otherwise, coverage continues with annual premiums that will increase.

<table>
<thead>
<tr>
<th></th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>AD Benefit:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doubles in 20 Years To:</td>
<td>$100,000</td>
<td>$150,000</td>
<td>$200,000</td>
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<tr>
<td>Monthly EFT Premium:</td>
<td>$17.18</td>
<td>$21.42</td>
<td>$25.67</td>
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<tr>
<td>Total Annual Premium:</td>
<td>$197.50</td>
<td>$246.25</td>
<td>$295.00</td>
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<tr>
<td>*ROP Year 20:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$3,950</td>
<td>$4,925</td>
<td>$5,900</td>
</tr>
</tbody>
</table>

ROP calculation example for Option 1: $197.50 (ann prem) x 20 yrs = $3,950

*Any outstanding policy loan will reduce these amounts.

Protector AD is an accidental death benefit rider attached to a small whole life policy which provides an additional amount of coverage:

<table>
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<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>AD Benefit:</td>
<td></td>
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<td></td>
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<tr>
<td>WL Coverage:</td>
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</tr>
<tr>
<td></td>
<td>$50,000</td>
<td>$75,000</td>
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<tr>
<td></td>
<td>$125</td>
<td>$188</td>
<td>$250</td>
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</table>

1 Source: www.cdc.gov, Deaths: Data for 2015.