



Mortgage Protection with Living Benefits – Term & UL

CRITICAL

CHRONIC

TERMINAL

Foresters
STRONG FOUNDATION
SMART UL

COLUMBIAN FINANCIAL GROUP
SAFESHIELD TERM

AMERICO
HMS 125 CBO

GPM Life
EQUITY PROTECTOR
CLASSIC 1

NASSAU RE
SAFE HARBOR TERM
STANDARD & EXPRESS

Mutual of Omaha
TERM LIFE EXPRESS

Heart Attack
Stroke
Cancer
ALS
Organ Failure
Kidney Failure
Alzheimer

Accelerate up to 95% of death benefit. Issue Age 75 or younger.

Heart Attack
Stroke
Cancer
ALS
Major Organ Failure
Kidney Failure

Accelerate up to 95% of death benefit. Not available on ROP Policies.

Heart Attack
Stroke
Cancer
ALS
Major Organ Failure
Kidney Failure

Must accelerate 100% of death benefit.

Heart Attack
Stroke
Cancer
ALS
Major Organ Failure
Kidney Failure
Blindness due to diabetes
Major organ transplant
Paralysis (2 or more limbs)

Accelerate up to 100% of death benefit.

Heart Attack
Stroke
Cancer
ALS
Major Organ Transplant
Kidney Failure

Accelerate up to 95% of death benefit. Only 1 critical benefit election per 6 months.

Heart Attack
Stroke
Cancer
ALS
Major burns
Kidney Failure
AIDS
Dementia
Aortic aneurysm surgery

Accelerate up to 80% of death benefit. Not available on ROP Policies.

Unable to perform 2 activities of daily living for at least 90 days.

Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit.

Issue age must be 75 or younger.

Unable to perform 2 activities of daily living.

Accelerate out up to 24% of death benefit in any 12 month period, up to 95% of death benefit.

Not available on ROP policies.

Unable to perform 2 activities of daily living for at least 90 days.

Must accelerate 100% of death benefit.

Unable to perform 2 activities of daily living.

Accelerate up to 24% of death benefit in any 12 month period.

Unable to perform 2 activities of daily living for at least 90 days.

Accelerated up to 24% of death benefit in any 12 month period.

Unable to perform 2 activities of daily living for at least 90 days.

Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit.

Not available on ROP Policies.

Life expectancy 12 months or less.

Maximum payout of 95% of death benefit or \$500,000. Available at all issue ages.

Life expectancy 12 months or less.

Max payout of 95% of death benefit on non-ROP policies. Not available on ROP policies.

Life expectancy 12 months or less.

Must accelerate 100% of death benefit.

Life expectancy 24 months or less in all states except Florida, which is 12 months.

Payout up to 100% of death benefit.

Life expectancy 12 months or less.

Payout up to 95% of death benefit.

Life expectancy 12 months or less.

Maximum payout of 80% of death benefit on non ROP policies. Not available on ROP policies.

F A C T S & S T A T S

Check your state's specifications for availability of all riders

- CANCER**
- 1 in 2 MEN will get cancer
 - 1 in 3 WOMEN will get cancer
 - 68% Survival Rate

- STROKE**
- 800,000 Per Year
 - 80% Survival Rate
 - Average age of first stroke; 66 for MEN & 70 for WOMEN

- HEART ATTACK**
- 720,000 Per Year
 - 80% Survival Rate
 - Average age of first heart attack is 65

6 ACTIVITIES OF DAILY LIVING:
Eating, bathing, getting dressed, toileting, transferring, continence