

Acci-Flex Life (Policy form L T02)

NOTE: Product availability and features may vary by state.

Acci-Flex is an accidental death benefit, guaranteed premium term life insurance policy. It is a nonparticipating policy. Premiums are guaranteed renewable to age 75. The product is issued on a nonmedical basis, however, after initial underwriting, some applicants may be required to complete an additional questionnaire or medical exam to determine insurability.

Product Highlights:

Issue Ages: 18-60, Age last birthday

Issue Amounts: \$50,000 to \$250,000

Policy Fee: \$45, Commissionable

**Underwriting
Classes:** Male, Female

Convertibility: The Acci-Flex, Accidental Death Term Life Insurance policy is NOT convertible.

Premiums: Level and guaranteed through expiry at age 75.

Optional Riders: Waiver of Premium Rider
Return of Premium Rider
Accident Only Disability Income Rider

Payment Modes: Annual, semi-annual, and monthly bank draft.