

## Coverage in case of:

### Terminal Illness

If you are diagnosed with a terminal illness with a life expectancy of 24 months or less, you can elect to receive a discounted payment of your death benefit. There is no waiting period to be eligible for a payment, which will be made to you as a lump sum. While there is no annual limit, there is a lifetime limit of benefits you can receive from all ABRs. There is no additional charge for this rider.

### Chronic Illness

After the rider has been in force for 30 days, if you become unable to perform two of six “activities of daily living” (ADLs) or become cognitively impaired, you will be eligible to receive a benefit. While there is no annual limit, there is a lifetime limit of benefits you can receive from all ABRs. There is no additional charge for this rider.

If a doctor certifies you unable to perform two of the six ADLs (listed below) without assistance for a period of 90 days, you will become eligible for the benefit.

#### Activities of Daily Living include:

- Bathing
- Continence
- Dressing
- Eating
- Toileting
- Transferring

### Cognitive Impairment

If a doctor certifies you have become cognitively impaired within the last 12 months, you will become eligible for a benefit.

Cognitive impairment requires substantial supervision to protect oneself due to:

- Short- or long term memory impairment
- Loss of orientation to people, places, or time
- Deductive or abstract reasoning impairment

You do not have to be in a licensed facility to be eligible for benefits. Typically, benefits are applied for and paid annually until the death benefit is depleted. Monies may be used for any reason (except in MA); they do not have to be used solely for medical expenses.

### Alzheimer’s Disease

This rider allows for payment of a portion of an insured’s death benefit, on a discounted basis, if the insured has a qualifying diagnosis of Alzheimer’s disease or Lewy Body Dementia. The rider will not be available if the client has a first-degree relative (mother, father, or siblings) with a history of Alzheimer’s disease. There is no additional charge for this rider.

### Critical Illness

After the rider has been in force for 30 days, if you are diagnosed with a qualifying condition, you will be eligible to receive a discounted portion of your death benefit. You may take all or part of the amount offered. The benefit paid is based on the impact on your life expectancy. While there is no annual limit, there is a lifetime limit of benefits you can receive from all ABRs.

#### Qualifying illnesses include:

- ALS (Lou Gehrig’s disease)
- Aorta Graft Surgery
- Aplastic Anemia
- Blindness<sup>12</sup>
- Cancer
- Cystic Fibrosis
- End-Stage Renal Failure
- Heart Attack
- Heart Valve Replacement
- Major Organ Transplant
- Motor Neuron Disease
- Stroke
- Sudden Cardiac Arrest

Any claim for benefits must be filed within 365 days following a Qualifying Event.

## **Critical Injury**

After the rider has been in force for 30 days if you are diagnosed with a qualifying condition as a result of an injury you will be eligible to receive a discounted portion of your death benefit. You may take all or part of the amount offered. The benefit paid is based on the impact the condition has had on your life expectancy. While there is not an annual limit, there is a lifetime limit of benefits you can receive from all ABRs. There is no additional charge for this rider.

### **Covered critical injuries:**

- Coma
- Paralysis
- Severe Burns
- Traumatic Brain Injury