



FULLY UNDERWRITTEN TERM WITH LIVING BENEFITS

	NORTH AMERICAN	COREBRIDGE	NATIONAL LIFE GROUP	FORESTERS	TRANSAMERICA
Product Name	ADDvantage Term	QoL Flex Term	LSW Term	Your Term	Trendsetter LB
Face Amount	\$100k - \$1M	\$100k - \$1M	\$50k - \$1M+	\$100k - No Max (subject to underwriting approval)	\$25k - \$2M
Underwriting	Medical	Medical	Medical	Medical	Medical
Available Terms	10, 15, 20, 30	10, 15, 20, 25, 30, 35	10, 15, 20, 30	10, 15, 20, 25, 30	10, 15, 20, 25, 30
Issue Ages	18-75	20-80	18-75	18-80	18-60
Included Benefits and Riders	<ul style="list-style-type: none"> Critical illness Terminal illness Chronic Illness 	<ul style="list-style-type: none"> Critical illness (available in CA) Terminal illness (available in CA) Chronic Illness (available in CA) 	<ul style="list-style-type: none"> Critical illness (available in CA) Terminal illness (available in CA) Chronic Illness (available in CA) 	<ul style="list-style-type: none"> Charity Benefit Provision (1% of DB paid to an accredited nonprofit designated by the owner) Family Health Benefit Rider Common Carrier Accidental Death Rider Accelerated DB Rider 	<ul style="list-style-type: none"> Critical illness Terminal illness Chronic Illness
Max DB Acceleration %	90%	100%	<ul style="list-style-type: none"> \$1.5M - Terminal and Chronic \$1M - Critical 	<ul style="list-style-type: none"> Chronic: 24% (12-month period) Critical: 95% Terminal: 95% 	<ul style="list-style-type: none"> Chronic: 90% Terminal: 90% Critical: 100%
Optional Benefits and Riders	<ul style="list-style-type: none"> Disability Waiver of Premium Children's Rider 	<ul style="list-style-type: none"> Accelerated Benefits Rider Accidental Death Benefit Rider Children's Term Rider Waiver of Premium Rider 	<ul style="list-style-type: none"> Accelerated Benefits Rider Accidental Death Benefit Rider Children's Term Rider Disability Income Rider (2-year and 5-year) unemployment Rider Waiver of Premium Rider 	<ul style="list-style-type: none"> Accidental Death Rider Waiver of Premium rider Disability Income Rider 	<ul style="list-style-type: none"> Income Protection (IPO) Accidental DB Waiver (Disability) Child Term
Monthly Premium**	\$32.65	\$32.13	\$34.94	\$31.51	\$59.58

● **Male 40, Standard Non Tobacco, 20 year Term, \$200k face amount, full medical underwriting ●

CONTACT US

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