

# Riders at a Glance

	Base	Issue Ages	Issue Amounts	Definitions
<b>Accelerated Death Benefit</b>	Term, Permanent	N/A	Calculated on base face amount	If the insured is diagnosed with a terminal illness, the policy will pay up to 55 percent of the initial death benefit in advance.
<b>Accidental Death Benefit</b>	Term, Permanent	0-60	\$5,000+	Provides additional coverage on the base insured if death results from accidental bodily injury or drowning. Benefit included with all term and permanent products except Youth Life Protector, which has an option to purchase.
<b>Children's Term</b>	Term, Permanent	Parent: 1-55 Child: 15 days-age 17	\$3,000-\$10,000	Provides coverage on the lives of all dependent natural children, legally adopted children and stepchildren.
<b>Chronic Illness</b>	Permanent (Non-Par only)	18-80	Equal to base face amount	Accelerated payment of the policy death benefit should the insured be certified as chronically ill. Waiver of Premium rider included in coverage.
<b>Decreasing Term Rider</b>	Permanent (excludes UL)	15-year: 20-25 30-year: 20-50	\$25,000+	Provides a decreasing death benefit based on a level premium over a 15- or 30-year period
<b>Disability Income</b>	Term, Permanent	18-60	Up to 80% of individual's monthly earned income.	Provides a monthly income in case of total disability (not available in FL or MN). Waiver of Premium rider must be purchased with Disability Income Rider.
<b>Level Term</b>	Permanent	15-80 (10-year) 15-70 (15-year) 15-65 (20-year) 15-55 (30-year)	\$25,000	Provides a level face amount of term insurance for 10, 15, 20, or 30 years.
<b>Level Premium Paid-Up Additions</b>	Permanent (Par only)	0-85	\$120 annually or 5 times the base policy premium	Increase the policy's living benefit as well as its death benefit by increasing the policy's cash value.
<b>Lifetime Guarantee Rider with option A</b>	Permanent (UL only)	0-80	\$25,000+	Guarantees the face amount or the cash accumulation value of the policy will continue to age 120.
<b>Option to Purchase</b>	Permanent	0-85	\$10,000+	Provided option to purchase additional insurance without evidence of insurability at specific ages.
<b>Other Insured</b>	Permanent	0-80	\$25,000+	Provides term coverage for base insured's spouse, children or business partner.
<b>Single Pay</b>	Permanent (Non-Par only)	0-80	Ages 0-39: \$10,000+ Ages 40-80: \$5,000+	Provides additional insurance coverage for a single premium.
<b>Single Premium Paid-Up Additions</b>	Permanent (Par only)	0-85	\$10,000+	Provides coverage during the lifetime of the insured from a single premium paid.
<b>Waiver of Premium</b>	Term, Permanent	18-60 15-60	Calculated on base face amount	Pays all policy premiums and allows policy to remain in-force during a period of total disability. Automatically included with Disability Income Rider.

Contact us: [motorists.life@motoristsgroup.com](mailto:motorists.life@motoristsgroup.com)

888-876-6542

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