

FOR CONSUMERS

# Our Protector AD Accidental Death Benefit Plan

covers more than  
just the butcher,  
the baker, and the  
candlestick-maker.

## PROTECTOR AD<sup>1</sup> features:

- Guaranteed level premiums for the first 20 years.
- Guaranteed AD benefit: doubles over 20 years.
- Return-of-Premium (ROP) feature at the end of 20 years.<sup>2</sup>
- If ROP elected, coverage terminates.
- Otherwise, coverage continues with annual premiums that increase.

### Issue ages:

18 – 60

### AD Benefit Amounts:

\$50,000/\$75,000/\$100,000

### Monthly EFT Premiums:

\$17.40/\$21.75/\$26.10

### Underwriting:

Age/Gender/Tobacco Neutral

**One non-health underwriting question!**



<sup>1</sup>Protector AD is an accidental death benefit rider attached to a small whole life insurance policy.

<sup>2</sup>Return-of-Premium option based on 20 annual premiums. Assumes all premiums are paid on time and no policy debt.

Policy/Rider form numbers: 200-865 or 200-860/200-868 or 200-861 (UHL); 18-865/18-868 (UFL).

Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements. If there are any discrepancies between the product description and the issued insurance policy, the issued policy will take precedence.



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800-428-3001

# ACCEPTABLE occupations\*

- Coal Miners  
*(surface workers; no explosives)*
- Commercial Fishermen
- Construction Workers  
*(no explosives/blasting)*
- Dockworkers
- Emergency Responders
- Firefighters *(municipal; volunteer)*
- Law Enforcement  
*(municipal; corrections; armed guards; no SWAT; no bomb disposal crew)*
- Insurance/Real Estate Agents
- Medical Professionals
- Postal Workers
- Sawmill Workers/Loggers
- Semi-Drivers
- Teachers
- Window Washers *(commercial; high-rise)*
- Fare-Paying Passengers on commercial flights

# UNACCEPTABLE occupations\*

- Aviation - pilot and crew  
*(private and commercial)*
- Federal law enforcement  
*(FBI, CIA, ATF, etc.)*
- SWAT
- Bomb disposal crews
- Cliff diving
- Active military
- Chemical/biological weapons industry
- Explosives technicians/handlers
- Oil & gas industries  
*(firefighters/off-shore workers)*
- Overseas security providers
- Professional athletes
- Skydiving
- Racing

\* This is a partial list.

