

# State Specific Information

## Term Life

As approved, some state insurance departments may require modifications to policy application, contract language, benefits, rates and other features. Please refer to the individual contracts specific to each state as the ultimate authority.

*This applies to individual policy Form No. IL1702. This information is for agent use only. It is not for use with consumers.*

**The following chart represents some of those key differences:**

State Specific Information for Term Life Policy and Riders	
Arkansas	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
California	<ul style="list-style-type: none"> <li>• Accelerated Benefits Rider is currently not available; past Accelerated Benefits Rider (Form No. R I0761) is included without Permanent Confinement Option for nursing home.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> <li>• Children's Term Rider terminates at age 26.</li> </ul>
Connecticut	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Delaware	<ul style="list-style-type: none"> <li>• Endowment Benefit Rider (also known as Return of Premium Rider) is not available.</li> </ul>
Florida	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Accelerated Benefits Rider does not include a Nursing Home option.</li> </ul>
Georgia	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> <li>• Critical Illness Benefit Riders have a 30-day waiting period for all categories. If the insured receives a diagnosis of a specified critical illness within 30 days following the issue date or last reinstatement date they may either (1) return the rider for a full refund of premium or (2) continue the coverage to provide payment of benefits in the event of a diagnosis during the coverage effective period.</li> </ul>
Idaho	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> <li>• Critical Illness Benefit Riders have a 30-day waiting period for category 3 (Cancer). No benefits are payable for category 3 diagnoses during the waiting period.</li> </ul>
Illinois	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Kansas	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> </ul>
Maine	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>

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Maryland	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> </ul>
Massachusetts	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Accident Only Disability Income Benefit Rider is not available.</li> <li>• Monthly Disability Income Rider is not available.</li> </ul>
Minnesota	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Montana	<ul style="list-style-type: none"> <li>• Policy and riders have state-specific rates (included in the illustration system).</li> <li>• Critical Illness Benefit Rider includes a benefit for mammography.</li> </ul>
New Hampshire	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Rider is not available.</li> </ul>
New Jersey	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Rider is not available.</li> </ul>
North Carolina	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
North Dakota	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30 day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Oklahoma	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Pennsylvania	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
Utah	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>
Virginia	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> <li>• Monthly Disability Income Rider is not available.</li> <li>• Accident Only Disability Income Rider is not available.</li> </ul>
Washington	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders are not available.</li> </ul>
West Virginia	<ul style="list-style-type: none"> <li>• Critical Illness Benefit Riders have 30-day waiting period for category 3 (Cancer).</li> <li>• Critical Illness Benefit Riders have state-specific rates (included in the illustration system).</li> </ul>