

# Helping to Meet Lifetime Needs

## Illness or Injury

Accelerated Benefits Riders<sup>11</sup> are optional, no additional cost riders that can allow you to access all or part of the death benefit while you are living if you experience a qualifying terminal, chronic, or critical illness or critical injury. Benefits can be used for any purpose.

Benefits could be used for, but aren't limited to:

- Household expenses
- Regular bills
- Home modifications
- Quality of life expenses
- Adult day care

## Qualifying Events

### Terminal Illness

Generally, if you have been diagnosed with a terminal illness that will result in death within 24 months (12 months in some states) of certification of the illness by a physician.

### Chronic Illness

A doctor has certified, within the past 12 months, that you are unable to perform two out of six "activities of daily living" for a period of at least 90 consecutive days without assistance, or that you are generally cognitively impaired.

### Activities of Daily Living includes:

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

### Critical Illness & Injury

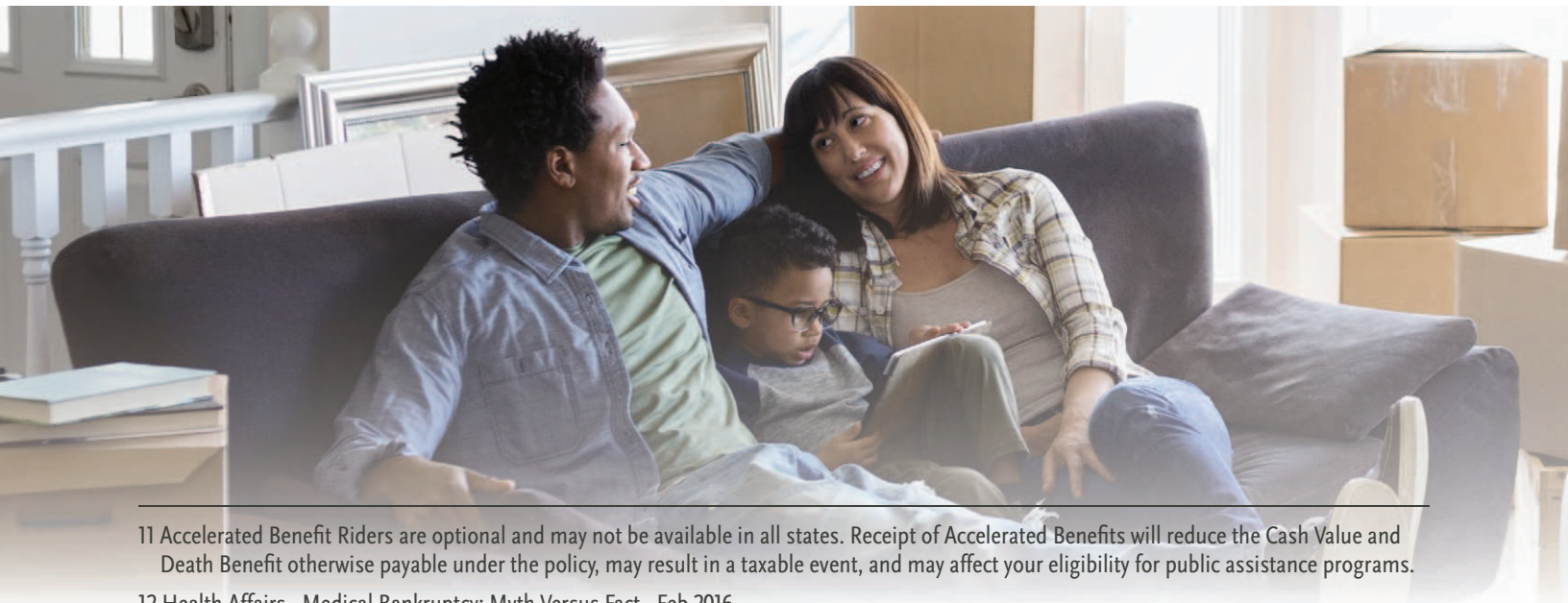
#### Critical Illness includes:

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

#### Critical Injury includes:

- Coma
- Paralysis
- Severe Burns
- Traumatic Brain Injury

2 out of 4 households that have filed for personal bankruptcy were due to medical problems.<sup>12</sup>



11 Accelerated Benefit Riders are optional and may not be available in all states. Receipt of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy, may result in a taxable event, and may affect your eligibility for public assistance programs.

12 Health Affairs - Medical Bankruptcy: Myth Versus Fact - Feb 2016

I have read and the agent has explained the information presented on this page. \_\_\_\_\_ (initial)