

Proposed Insured \_\_\_\_\_

Basic Life Insurance Amount \$ \_\_\_\_\_

**Term Life**

- 10 Year Term
- 15 Year Term
- 20 Year Term  (check only one)
- 30 Year Term
- Term to Age 80

Life Monthly Premium \$ \_\_\_\_\_

Optional Riders

Return of Premium Rider  
Monthly Premium \$ \_\_\_\_\_

Accidental Death Benefit Rider  
Monthly Premium \$ \_\_\_\_\_

Family Term Rider Units \_\_\_\_\_  
Monthly Premium \$ \_\_\_\_\_

Children's Term Rider Units \_\_\_\_\_  
Monthly Premium \$ \_\_\_\_\_

Total Life Monthly Premium \$ \_\_\_\_\_

USAbLe Life Representative \_\_\_\_\_  
Date \_\_\_\_\_

This brochure provides a brief description of some of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. Read your policy carefully. Rates and benefits may vary based on the state of issue. All statements are limited by the terms of the policy.



PO Box 1650  
Little Rock, AR 72203  
1-800-648-0271 • 501-375-7200  
[www.usablelife.com](http://www.usablelife.com)



**TERM LIFE**  
So your loved ones  
can keep on living.

Life is about change and life insurance is about protection for your family as you move through the many stages of life — whether you're getting married, expecting a new baby, already have grown children or preparing for retirement, there is always a need to safeguard your family's financial future.

### Term Life

With term insurance, you pay only for life insurance coverage. Term insurance is the least expensive form of life insurance coverage you can purchase.

- Provides life insurance for a stated time period, or term.
- Guaranteed renewable for subsequent term periods.
- Premiums are level and guaranteed for the initial term period. Premiums increase and are level and guaranteed in each subsequent term period thereafter.
- Guaranteed Renewable to age 80.
- Convertible to age 75.

- Waiver of Premium Benefit included in the policy and all riders to issue ages 18-55 — 18-50 for 30 Year Term (terminates at age 60).
- Accelerated Benefit included.
- Choice of 10, 15, 20, 30 year term periods or term to age 80.
- Issue Ages:

#### Employee and Spouse Plan

10 Year Term	Ages 18-70
15 Year Term	Ages 18-65
20 Year Term	Ages 18-60
30 Year Term	Ages 18-50
Term to Age 80	Ages 18-70

### Optional Riders

- Return of Premium Rider
- Accidental Death Benefit Rider
- Family Term Life Insurance Rider
- Children's Term Life Insurance Rider



### Sample Monthly Premium Calculation

Example: A 35 year old, non-tobacco user, purchases \$100,000 of 15 Year Term Life. The proposed insured is also applying for Accidental Death Benefit, Return of Premium and 2 units of Family Term on a 33 year old spouse.

Policy/Rider	Premium	Coverage
Base policy	\$23.20	\$100,000
Accidental Death Rider	\$10.40	\$100,000
Return of Premium Rider	\$25.50	\$8,766
Family Term Rider	\$5.24	2 UNITS