

Impaired Risk Comparison Chart



	Graded Death Benefit 10, 20 and 30-Year Term			Graded Death Benefit Whole Life		
Medical Requirements	No Medical Exam, No APS, No EKG And No Blood Tests. Accept/Reject Depends On Answers To Health Questions.			No Medical Exam, No APS, No EKG And No Blood Tests. Accept/Reject Depends On Answers To Health Questions.		
Maximum Issue	Ages	20-45	\$250,000	Ages	20-45	\$250,000
		46-55	\$200,000		46-55	\$200,000
		56-65	\$100,000		56-65	\$100,000
		66-70	\$50,000		66-75	\$50,000
Minimum Issue	Ages	20-45	\$25,000	Ages	20-45	\$15,000
		46-55	\$20,000		46-55	\$10,000
		56-65	\$15,000		56-65	\$10,000
		66-70	\$10,000		66-75	\$5,000
Death Benefit	Graded to Equal 100% Beginning 3rd Year. Full Death Benefit If Death Occurs As A Result Of An Accident.			Graded To Equal 100% Beginning 3rd Year. Full Death Benefit If Death Occurs As A Result Of An Accident.		
Issue Ages	20-70 for 10-year term 20-65 for 20-year term 20-60 for 30-year term			20-75		
Accidental Death Benefit Rider	Issued Ages 20-60. \$250,000 Maximum Issue.			Issued Ages 20-60. \$250,000 Maximum Issue.		
Additional Benefits	Accelerated Death Benefit.			Accelerated Death Benefit.		

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