Mortgage Protection with Living Benefits – Term & UL

NAME
TITLE
(111) 111-1111
EMAIL

	Foresters *STRONG FOUNDATION SMART UL*	Columbian Financial Group *SAFESHIELD TERM*	AMERICO HMS 125 CBO	GPMLife *EQUITY PROTECTOR CLASSIC 1*	NASSAU RE *SAFE HARBOR TERM* *STANDARD & EXPRESS*	Mutual of Omaha *TERM LIFE EXPRESS*
CRITICAL	Heart Attack Stroke Cancer ALS Organ Failure Kidney Failure Alzheimer *Accelerate up to 95% of death benefit. Issue Age 75 or younger.*	Heart Attack Stroke Cancer ALS Major Organ Failure Kidney Failure *Accelerate up to 95% of death benefit. Not available on ROP Policies.*	Heart Attack Stroke Cancer ALS Major Organ Failure Kidney Failure *Must accelerate 100% of death benefit.*	Heart Attack Stroke Cancer ALS Major Organ Failure Kidney Failure Blindness due to diabetes Major organ transplant Paralysis (2 or more limbs) *Accelerate up to 100% of death benefit.*	Heart Attack Stroke Cancer ALS Major Organ Transplant Kidney Failure *Accelerate up to 95% of death benefit. Only 1 critical benefit election per 6 months.*	Heart Attack Stroke Cancer ALS Major burns Kidney Failure AIDS Dementia Aortic aneurysm surgery *Accelerate up to 80% of death benefit. Not available on ROP Policies.*
CHRONIC	Unable to perform 2 activities of daily living for at least 90 days. Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit. Issue age must be 75 or younger.	Unable to perform 2 activities of daily living. Accelerate out up to 24% of death benefit in any 12 month period, up to 95% of death benefit. Not available on ROP policies.	Unable to perform 2 activities of daily living for at least 90 days. Must accelerate 100% of death benefit.	Unable to perform 2 activities of daily living. Accelerate up to 24% of death benefit in any 12 month period.	Unable to perform 2 activities of daily living for at least 90 days. Accelerated up to 24% of death benefit in any 12 month period.	Unable to perform 2 activities of daily living for at least 90 days. Accelerate up to 24% of death benefit in any 12 month period, up to 80% of death benefit. Not avilable on ROP Policies.
TERMINAL	Life expectancy 12 months or less. Maximum payout of 95% of death benefit or $500,000. Available at all issue ages.	Life expectancy 12 months or less. Max payout of 95% of death benefit on non-ROP policies. Not available on ROP policies.	Life expectancy 12 months or less. Must accelerate 100% of death benefit.	Life expectancy 24 months or less in all states except Florida, which is 12 months. Payout up to 100% of death benefit.	Life expectancy 12 months or less. Payout up to 95% of death benefit.	Life expectancy 12 months or less. Maximum payout of 80% of death benefit on non ROP policies. Not available on ROP policies.

Check your state's specifications for availability of all riders

FACTS & STATS

CANCER

- 1 in 2 MEN will get cancer
- 1 in 3 WOMEN will get cancer
- 68% Survival Rate

STROKE

- 800,000 Per Year
- 80% Survival Rate
- Average age of first stroke; 66 for MEN & 70 for WOMEN

HEART ATTACK

- 720,000 Per Year
- 80% Survival Rate
- Average age of first heart attack is 65

6 ACTIVITIES OF DAILY LIVING:
Eating, bathing, getting dressed, toileting,transferring, continence

Updated 06/12/2019