

Accordia Life, A Global Atlantic Company

ART, 10, 20 & 30 Year Term

1/6/2019

Product Feature

Description:

10 year, 20 year, 30 year and ART term with guaranteed level premium rates for 10, 20 and 30 yrs respectively. Afterward, premium increases annually through age 95 with guaranteed maximums. ART product guaranteed rates for 10 years.

Age Limits:

Based on: Age Nearest Min Issue Age: 18 Max Issue Age: 75

Approval Exception: Wyoming 0-999

Face Amounts:

Min Benefit Amount: \$50,000.00 Max Benefit Amount: Over

Modal Factors:

Mode Method Factor

Annual Direct Bill 1

Semi-Annual Direct Bill 0.51

Quarterly Direct Bill 0.51

Monthly Direct Bill 0.089

Approvals:

Location Name:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Washington D.C., West Virginia, Wisconsin, Wyoming

Rider Summary:

Waiver of Premium Description : Premiums due after disability begins will be waived provided the disability lasts at least six months and begins between ages 18 and 65. Disability is defined as the inability to perform one's own occupation for the first 24 months and any occupation thereafter for which one is suited. Benefits, including those premiums currently being waived, cease at age 65. If the policy is converted while on disability status, the permanent product's premium is not waived. Issue Ages: 18-59 (age nearest birthday) Premium : Level for the same period as the underlying base plan, Premiums then renew to a yearly renewable term schedule. Premiums cease at age 65. Benefit: Premiums for the additional insured rider are also waived upon the base insured's disability. Benefits end if the base policy is converted, disability ends, the base insured is age 65 or the additional insured coverage is converted. Maximum Face \$500,000 ages 18-19 \$5 million ages 20-59 Maximum Rating Class Substandard Table 4 Waiver of Premium Plus Description: Premiums due after disability begins will be waived, provided the disability lasts at least six months and begins between ages 18 and 65. While disabled, coverage may be converted to a permanent plan, and premiums will continue to be waived. Upon age 65, the plan will be automatically endorsed as a fully paid-up permanent policy if insured is disabled for at least 5 years (regardless if converted or not). Disability is defined as the inability to perform one's own occupation for the first 24 months and any occupation thereafter for which one is suited. Waiver Plus benefits are also extended to the additional insured rider if it's included on the policy. Premiums for the additional insured rider are waived if the base insured is disabled. If the additional insured rider is converted to a permanent life contract, premiums on the additional insured's policy continue to be waived as long as the base insured is disabled. Issue Ages: 18-59 (age nearest birthday) Premium Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule. Maximum Face \$500,000 ages 18-19 \$5 million ages 20-59 Maximum Rating Class Substandard Table 4 Benefit Waiver of Premium Plus provides superb waiver benefits in the event of disability. Accidental Death Benefit Rider Description: ADB provides an additional death benefit payout should the insured die from an accident which is direct and independent of all other causes. Issue Ages 18-60 (age nearest birthday) Premium Level for the same period as the underlying base plan. Premiums then renew to a yearly renewable term schedule. Both premium and benefits cease at age 70. Benefit: Provides additional death benefit coverage should the insured die from an accident. Minimum Face \$1,000 Maximum Face Face amount or \$500,000 for most ages issued standard. (\$100,000 for ages 18-19). Maximum Rating Class Substandard Table 4 Children's Insurance Rider Description: Provides level term insurance for all children of the insured, including stepchildren. Conversion privilege is effective on the child's 25th birthday for up to five times the face amount of term insurance provided by the rider. Issue Ages: 18-55 for primary insured (age nearest birthday) 15 days to 17 years for child Premium Level premiums per unit of coverage payable to base insured's age 65. Benefit: Provides level death benefit on each child's life up to age 25. Minimum Face \$2,000 Maximum Face \$20,000 Additional Insured Rider Description: Provides level death benefit coverage on up to three other lives as long as the owner has an insurable interest on each life. (Premium level for first 10 policy years only.) Issue Ages 18-75 (age nearest birthday of each additional insured) Reentry Same reentry point as base policy but is renewable until reentry. Reentry is allowed with evidence of insurability for each additional insured requesting reentry. Minimum Face \$25,000 Maximum Face Face Amount of base plan Underwriting Class Non Tobacco and Tobacco Maximum Rating Class Substandard Table 8 Renewal Renewable to the additional insured's age 95 or the expiration date of the base policy, if earlier. Conversion Each additional insured can convert to a permanent plan of insurance prior to the expiration date or within 60 days after the death of the base insured, provided a plan of insurance is available at the age nearest birthday of the additional insured. Conversion is subject to our rules effective at the time of conversion. Terminal Illness Accelerated Benefits Rider Description Accelerates the time when benefits are paid if an insured becomes terminally ill. A portion of the policy proceeds normally paid at death are paid to the owner while the insured is living provided the insured has a life expectancy of 12 months or less. Issue Ages Any age Minimum Benefit \$500 Maximum Benefit for each Insured 50 percent of face not exceeding \$250,00

Special Features: Ages issued, nearest birthday : 10-Year 18-75 (18-70 Tobacco classes) 20-Year 18-65 (18-60 Tobacco classes) 30-Year 18-55 (18-50 Tobacco classes) ART 18-75 (18-70 Tobacco classes) Available issue ages may vary by state. Face amount: Band 1: \$50,000 - \$99,999 (20-Yr, 30-Yr) Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000 and up -Minimum face amount on ART is \$500,000 -No banding on ART -Band 1 not available on 10-Yr -Band 1 only available for Standard NT and Standard Tobacco Premiums: Payable to age 95. Guaranteed level rates for 10, 20 and 30 years respectively. Afterward, premium increases annually through age 95 with guaranteed maximums. ART product has guaranteed rates for 10 years.

Product Re-Entry:

Re-entry (requires full underwriting) Term plans have a one-time-only re-entry option at the end of the initial level premium period. At that time, the insured can re-enter the given plan of insurance as long as the maximum issue age for that plan has not been exceeded.

Conversion Information:

Conversion Period Can be converted to any permanent plan of insurance offered by the company without evidence of insurability, in the level term period (10 years for ART) or to age 75 if earlier. The Wellness for Life rider is not available.

Build Charts

Height (In Inches)	TERM, All Risk Classes, 0-Over, Female, 3/13/2014-12/31/9998 Max Weight	TERM, All Risk Classes, 0-Over, Male, 3/13/2014-12/31/9998 Max Weight	TERM, All Risk Classes, 0-Over, Unisex, 3/13/2014-12/31/9998 Max Weight
60 / 5'	135	144	158
61 / 5'1"	138	148	163
62 / 5'2"	140	153	168
63 / 5'3"	143	158	174
64 / 5'4"	145	163	179
65 / 5'5"	148	168	185
66 / 5'6"	150	174	191
67 / 5'7"	155	179	197
68 / 5'8"	160	185	203
69 / 5'9"	165	190	209
70 / 5'10"	170	196	215
71 / 5'11"	175	201	221
72 / 6'	180	207	228
73 / 6'1"	184	213	234
74 / 6'2"	188	219	241
75 / 6'3"	193	225	247
76 / 6'4"	197	230	253
77 / 6'5"	201	237	260
78 / 6'6"	205	243	267
79 / 6'7"	209	249	274
80 / 6'8"	214	256	281

81 / 6'9"	218	262	288
82 / 6'10"	222	268	295
83 / 6'11"	226	276	303

Underwriting Requirements

Age/Face Amount	0-15	16-40	41-45	46-50	51-55
\$0.00 - \$25,000.00	·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile
\$25,001.00 - \$50,000.00	·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile
\$50,001.00 - \$99,999.99	·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile	·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile
\$100,000.00 - \$150,000.99	·Nonmedical ·Pharmaceutical profile	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
\$150,001.00 - \$250,000.99	·Nonmedical ·Pharmaceutical profile	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
\$250,001.00 - \$500,000.99	·Call Home Office Und. for Req.	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam
\$500,001.00 - \$1,000,000.99	·Call Home Office Und. for Req.	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam	·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile

\$25,000,001.00 - Over

·Call Home Office Und.
for Req.

·Blood Profile
·Confidential Financial
Questionnaire
·Home Office Urine
Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam

·Blood Profile
·Confidential Financial
Questionnaire
·Home Office Urine
Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam
·Stress Test - Treadmill
·Pharmaceutical profile

·Blood Profile
·Confidential Financial
Questionnaire
·Home Office Urine
Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam
·Stress Test - Treadmill
·Pharmaceutical profile

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Specimen
·Inspection Report
·Motor Vehicle Report
·Paramedical Exam
·Stress Test - Treadmill
·Pharmaceutical profile

Age/Face Amount	56-60	61-70	71-999
\$0.00 - \$25,000.00	<ul style="list-style-type: none"> ·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Motor Vehicle Report ·Nonmedical ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Senior Evaluation ·Pharmaceutical profile
\$25,001.00 - \$50,000.00	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Senior Evaluation ·Pharmaceutical profile
\$50,001.00 - \$99,999.99	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Senior Evaluation ·Pharmaceutical profile
\$100,000.00 - \$150,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$150,001.00 - \$250,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile

\$250,001.00 - \$500,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$500,001.00 - \$1,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$1,000,001.00 - \$2,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$2,000,001.00 - \$3,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile

\$3,000,001.00 - \$5,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$5,000,001.00 - \$10,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$10,000,001.00 - \$25,000,000.99	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile
\$25,000,001.00 - Over	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Stress Test - Treadmill ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Stress Test - Treadmill ·Pharmaceutical profile 	<ul style="list-style-type: none"> ·Blood Profile ·Confidential Financial Questionnaire ·Home Office Urine Specimen ·Inspection Report ·Motor Vehicle Report ·Paramedical Exam ·Resting EKG ·Senior Evaluation ·Pharmaceutical profile