



# Mortgage Protection with Living Benefits – Term & UL

**NAME**

**TITLE**

(111) 111-1111

**EMAIL**

**Foresters**

STRONG FOUNDATION  
SMART UL



SAFESHIELD TERM

**AMERICO**

HMS 125 CBO



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. Payout depends on severity and change in life expectancy.*

Heart Attack  
Stroke  
Cancer  
ALS  
Major Organ Transplant  
Kidney Failure  
*Accelerate death benefit based on circumstances of health condition. 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 based on circumstances of health condition.

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 available 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 based on circumstances of health condition

Life expectancy 12 months or less.  
Maximum payout of 80% of death benefit on non ROP policies. Not available on ROP policies.

**F A C T S & S T A T S**

*Check your state's specifications for availability of all riders*

**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