

Non-Par Whole Life

Product Guide For agent use only

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POLICY SPECIFICATIONS

Issue Ages _____ 0 – 80

Minimum Face Amount _____	Single-Pay Minimum _____	Ages 0 – 39 _____ \$10,000 _____	Ages 40 – 80 _____ \$5,000 _____
	10-, 20- and Lifetime Pay _____	\$5,000 _____	\$5,000 _____

Premium Modes and Factors _____	Mode of Payment _____	Percent of Annual Premium Payable _____
	Annual _____	100% _____
	Semi-Annual _____	52% _____
	Quarterly _____	26% _____
	Monthly EFT _____	8.6% _____

Premiums are guaranteed level for the life of the policy.

Policy Fee _____ \$60 annually

UNDERWRITING SPECIFICATIONS _____ Standard Smoker (cigarettes only)
Standard Non-Smoker

Cash Values _____ The cash value will equal the face amount of the policy at age 120.

Policy Loans _____ Policy loans are available at a fixed interest rate of 7.4 percent in advance, which is an effective annual rate of 8 percent. Policy loans may be made at any time during the life of the policy provided there is cash value in the policy.

RIDERS

Rider Availability _____	Plan _____	DI _____	WP _____	CTR _____	ADB _____	OPR _____	ABR _____	DTR _____	LTR _____	SPR _____	CIR _____
	Single-Pay _____	no	no	no	yes	yes	yes	no	no	no	yes
	Ten-Pay _____	no	no	yes	yes	yes	yes	no	yes**	yes	yes
	Twenty-Pay _____	no	yes	yes	yes	yes	yes	yes*	yes*	yes	yes
	Lifetime-Pay _____	yes	yes	yes	yes	yes	yes	yes	yes	yes	yes

DI _____ Disability Income	ABR _____ Accelerated Benefit
WP _____ Waiver of Premium	DTR _____ Decreasing Term Rider
CTR _____ Children's Term	LTR _____ Level Term Rider
ADB _____ Accidental Death Benefit	SPR _____ Single Premium Rider
OPR _____ Option to Purchase	CIR _____ Chronic Illness Rider

*30-year plan not available. **15-, 20- and 30- year plans not available.

Chronic Illness Rider _____ Offers up to 4 percent monthly or 48 percent annual acceleration of insured's death benefit if certified to be chronically ill. Not available in Florida.

Children's Term Rider _____ Provides term coverage on the lives of dependent natural children, legally adopted children and stepchildren of the base insured.

Accidental Death _____ Provides additional coverage on the base insured if death results from accidental bodily injury or drowning.

Waiver of Premium _____ During a period of total disability, the cost of insurance for the policy and any riders is waived.

Option to Purchase _____ Provides the base insured with the option to purchase additional insurance without evidence of insurability.

Disability Income _____ Provides a monthly income to the base insured in the case of total disability (not available in Florida or Minnesota).

Single Premium Rider (SPR) _____ Provides additional insurance coverage for a single premium.

Decreasing Term Rider _____ Provides a 15- or 30-year decreasing death benefit with a level premium.

Accelerated Death Benefit Rider (ABR) _____ Advances payment of up to 55 percent of the base policy face amount to a maximum of \$100,000 if the insured is diagnosed with a terminal illness.

Please see specific rider section for rider specifications.



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Children's Term Rider

Provides term coverage on the lives of dependent natural children, legally adopted children and stepchildren of the base insured. After the rider is purchased, all eligible children of the base insured are automatically covered at no additional cost.

Specifications

Issue ages

Parent	18 – 55
Children	15 days through age 17 (actual age attained)
Issue amount	\$3,000 to \$10,000 (covers all children)
Premium	Lifetime Pay and 20-Pay – \$6.25 per thousand face 10-Pay – \$12.50 per thousand face

Premiums are payable while the rider remains active. The rider expires upon any of the following circumstances: 1) all eligible children have reached age 25; 2) all eligible children have exercised their conversion right; 3) the base insured reaches age 65.

Children's Rider Conversion

Within 31 days of the expiration of the rider or the child reaching age 25, a conversion privilege to a permanent plan of insurance may be exercised. The amount of the conversion may not exceed five times the rider benefit in effect for the covered child and may be converted without evidence of insurability.

Coverage may be converted at times other than listed above; however, the amount of coverage eligible for conversion is equal only to the rider benefit in effect for the child.

On the date of issue of the base policy, any child not insurable, or any child eligible but not listed on the application is excluded from coverage.

Chronic Illness Rider*

This rider will pay an accelerated benefit to the policyholder should the insured be certified by a physician or LHCP to be permanently unable to perform two or more activities of daily living (eating, toileting, transferring, bathing, dressing, continence)* or require substantial supervision due to permanent and severe cognitive impairments.

An automatic waiver of premium of the base policy and riders will apply if the insured is certified to be chronically ill.

Specifications

Issue ages	18 - 80
Available at issue of base policy up to	Table 4.
Elimination period	90 days
Benefit	Up to 4 percent of face amount monthly (for 25 months) or 48 percent annually (federal tax guidelines may apply)
Administrative fee	\$500 at time of initial claim, \$250 at each annual certification.

Annual physician certification required.

*Not available in Florida.



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RIDERS CONTINUED

Accidental Death _____ Provides additional coverage on the base insured if death results from accidental bodily injury or drowning.

Specifications _____ Issue ages _____ 0 – 60
 Minimum issue amount _____ \$5,000
 Maximum issue amount is the face amount of base policy.
 Termination _____ Automatically on the policy anniversary on which the base insured is 65.

Excluded causes of death _____ Suicide.
 War, or any act of war, declared or undeclared; or military service in time of war.
 Committing or attempting to commit an assault or felony.
 Physical or mental infirmity or disease of any kind.
 Voluntarily taking any poison, drug, medication or sedative, unless prescribed by a physician
 Any hazard of aviation, except traveling as a passenger for transportation only, with no duties on or relating to the aircraft

Waiver of Premium _____ During a period of total disability, the cost of insurance for the policy and any riders is waived. The insured must notify the home office as soon as possible after the start of the disability; under no circumstance will benefits be back-dated more than 12 months prior to the time Motorists Life is notified of the disability.
(only available on 20-Pay or Lifetime-Pay – NOT Single-Pay or 10-Pay)

Specifications _____ Issue ages _____ 15 – 55 20-Pay
 15 – 60 Lifetime-Pay
 Termination _____ Upon the base insured reaching age 65.
 Waiting period _____ 6 months of total disability

Option to Purchase _____ Provides the base insured with the option to purchase additional insurance without evidence of insurability.

May be purchased in the form of an increase to the base policy, or through the purchase of a separate permanent life insurance plan.

Specifications _____ Minimum benefit _____ \$10,000
 Maximum benefit _____ \$50,000 or face amount of the base policy at each option date, whichever is less.

Option may be exercised on any or all of the following option dates: Ages: 25, 28, 31, 34, 37 and 40

Option may be exercised within 90 days of the following (exercising the special-event option nullifies the next scheduled option):

- Marriage.
- Birth of a living child or legal adoption of a child.

A written application must be submitted for each option. The policy will be issued at the same risk classification as the original base policy.

Disability Income Rider _____ Provides a monthly income to the base insured in the case of total disability (not available in Florida or Minnesota).

Specifications _____ Issue Ages _____ 18 – 60 (coverage ceases at age 65)
 Minimum Benefit _____ \$250 per month
 Maximum Benefit _____ \$2,500 per month (or 1.5 percent of the face amount of the policy, whichever is less)
 Benefit Period _____ 24 or 60 months
 Elimination Period _____ 90 days
 Eligible Classes _____ 1 and 2

(Consult DI Rider product guide for specific information and rates.)

Waiver of Premium must be purchased if the Disability Income Rider is selected.



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Accelerated Benefit Rider (ABR) — Advances payment of up to 55 percent of the base policy face amount, to a maximum of \$100,000, if the policyholder is diagnosed with a terminal illness. This benefit is automatically included on all policies.

There is no charge for this benefit.

Single Premium Rider (SPR) — Provides insurance coverage during the lifetime of the insured. The death benefit is the total face purchased. A single premium is paid so premiums are not required to maintain this rider in force.

The SPR is ideal for transferring money from an existing policy for 1035 exchanges. Excess funds deposited into the SPR will accumulate on a tax-deferred basis. The SPR has guaranteed cash values.

Specifications — Issue Ages 0 – 80
 Issue Amounts \$1,000+
 Premium Minimum \$250
 Premium Maximum 20 X Base Policy Premium

Level Term Rider — Provides a level face amount of term insurance (\$25,000 minimum) renewable to age 95. Premiums are guaranteed for the length of the term (10, 15, 20 or 30 years available), followed by annual renewable term (ART) premiums to age 95.

Specifications — Issue Ages 15 – 80 (10-Year)
 15 – 70 (15-Year)
 15 – 65 (20-Year)
 15 – 55* (30-Year)

Minimum Face Amount \$25,000
 Issued on base insured and/or up to five additional insureds.

Underwriting Classes Preferred Non-Tobacco
 Standard Non-Smoker
 Standard Smoker

Policies are convertible for the level premium paying period but not beyond the policy anniversary on or following the insured's 70th birthday.

*Age 50 smoker class

Decreasing Term Rider — Provides a decreasing death benefit, based on a level premium, over either a 15- or 30-year period.

Specifications — Issue Ages 20 – 65 (15-Year)
 20 – 50 (30-Year)

Minimum Face Amount \$25,000
 Maximum Face Amount None

Banded Rates \$25,000 – \$49,999
 \$50,000 – \$99,999
 \$100,000+

Issued on the base insured and up to five additional insureds.

Non-renewable at the end of either the 15- or 30-year period.

Convertible, prior to age 60, to any permanent plan of insurance then issued by Motorists Life without providing evidence of insurability. The amount of conversion may not exceed the amount of decreasing term insurance then in force during the policy year of the conversion.



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