

Term Life Complete

Life Insurance to help protect your home and your lifestyle



NY PLAN HIGHLIGHTS

FIVE-YEAR GUARANTEE (THE PREMIUM IS GUARANTEED FOR THE FIRST FIVE POLICY YEARS)

- 15-year term
 - 30-year term
- Optional benefit includes partial return of premium.

FULL GUARANTEE (THE PREMIUM IS GUARANTEED FOR THE ENTIRE TERM)

- 30-year term

ISSUE AGES BASED ON AGE LAST BIRTHDAY

18-50 (30-year term products)

18-65 (15-year term products)

Maximum tobacco issue age is 60 for the 15-year level term with a five year guarantee and return of premium.

SIMPLIFIED UNDERWRITING

Face Amounts: \$50,000 – \$400,000

Risk Classes: Standard nontobacco
Standard tobacco

FULL UNDERWRITING

Face Amounts: \$400,001 – Plus

Risk Classes: Preferred nontobacco
Preferred tobacco
Standard nontobacco
Standard tobacco
Standard table rated nontobacco
Standard table rated tobacco

PREMIUM MODES

Annual (1.00)
Semiannual (.52)
Quarterly (.275)
Monthly BSP (.089)

POLICY FEE

\$60 per year

PRODUCT FEATURES INCLUDED IN THE COVERAGE

WAIVER OF PREMIUM FOR UNEMPLOYMENT PROVISION

This has a six-month benefit period, waiving premiums for the base plan and all riders if the insured becomes unemployed. The base plan must be in force for 24 months before unemployment

begins. The elimination period is four continuous weeks of unemployment where the insured is receiving state or federal unemployment benefits. Proof of unemployment is required at the time of claim. This is a one-time waiver.

RESIDENTIAL DAMAGE RIDER

(Form: 856Y-1106) If the primary residence sustains \$25,000 or more of damage, this no-cost rider allows the premium for the base policy and all riders to be waived for one six-month period.

COMMON CARRIER DEATH BENEFIT PROVISION

This provides an additional death benefit equal to 100 percent of the original face amount, or \$250,000, whichever is less. If the base insured dies in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train, bus, etc.) we will pay the beneficiary the additional amount.

ADDITIONAL FEATURES AVAILABLE TO CUSTOMIZE A POLICY

PARTIAL RETURN OF PREMIUM

The return of premium (ROP) feature allows the base insured to receive a refund, up to 100 percent of all premiums paid into the policy upon surrender of the policy. The ROP amount will return all available premiums, paid and waived, including all policy fees and all rider premiums.

ACCIDENTAL DEATH BENEFIT RIDER

(Form: 433Y-6/82) This rider can only be added at issue and the issue age of the base insured must be 18-55. The rider terminates and the premiums stop at the earlier of the end of the level period or the anniversary date of the policy following the insured attaining age 65. The benefit amounts available are based on the issue age of the base insured and are as follows:

- Minimum ADB amount: \$10,000
- Maximum ADB amount: issue ages 18-25: \$100,000; 26-55: \$250,000
- Or one times the face amount, whichever is less

DEPENDENT CHILDREN'S RIDER

(Form: Y-4005) The rider can only be added at issue and is available for the base policyholder only. Face amounts are \$5,000 and \$10,000 and the rider is available only on 30-year products without the return of premium feature.

The Dependent Children's Rider terminates and the premiums stop at the earlier of the anniversary date following the insured's age 65 or when the youngest child attains age 23. The rider covers all unmarried dependent children (age 15 days through 23 years) who are members of the insured's household and listed in the application. Children born or adopted after issue of this rider are included automatically when they attain the age of 15 days. When the coverage on a child expires, the child may, without evidence of insurability, convert to any form of permanent life insurance up to \$5,000 for every \$1,000 of insurance.

RENEWABILITY

Policies without the return of premium feature may be renewed annually without evidence of insurability in the year following the term period, and thereafter, to age 80. Policies with the partial return of premium feature end after the 15th policy year for the 15-year term product or at the end of the 30th policy year for the 30-year term product.

POLICY EXCLUSIONS

The policy's face amount will not be paid if death results from suicide within two years of the date of issue. Instead, Companion of New York will pay the sum of premiums paid since issue.

ADDITIONAL POLICY INFORMATION

- Any premium paid for the period beyond the policy month in which you die will be paid to the beneficiary as part of the death benefit.
- The policy includes a free-look provision. If you are not satisfied with your policy, return it to us or your Companion of New York agent within 20 days of the date the policy is in force. The premium paid will be refunded and your policy will be cancelled.

Underwritten by:

COMPANION LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Home Office: Lynbrook, NY 11563

mutualofomaha.com

Begin today.



Product base plans, provisions, features and riders are approved in New York only.

Policy forms:

Full Guarantee

30-year level term: 850Y-1106

Five-Year Guarantee

15-year level term: 848Y-1106

15-year level term with return of premium: 849Y-1106

30-year level term: 852Y-1106

30-year level term with return of premium: 853Y-1106