

CONSECO Term[®]

Level premium term life insurance¹



CONSECO[®]
Step up.

The security your clients want for the times ahead.

<p>Why Conseco Term?</p>	<ul style="list-style-type: none"> ▪ Tax-free death benefits ▪ Guaranteed level premiums and death benefits² ▪ Conseco Term with Return of Premium returns 100% of eligible premium at the end of the policy term ▪ Convertible to permanent insurance policy
<p>Key benefits</p>	<ul style="list-style-type: none"> ▪ Face amounts from \$100,000 ▪ Renewable to age 98 ▪ Coverage available for spouse or business partner at a lower cost than a separate policy ▪ Coverage available for total disability
<p>One free rider³ Automatically added to every policy at no cost</p>	<ul style="list-style-type: none"> ▪ Accelerated Benefit rider (CIC-6019)—provides a benefit advance of up to 50% (\$250,000 maximum) of the policy’s face value when the insured is diagnosed as being terminally ill.
<p>Six optional riders³</p>	<ul style="list-style-type: none"> ▪ Accidental Death Benefit rider (CIC-6026)—provides an additional benefit equal to the face amount of the policy in the event the insured dies as the result of an accident. ▪ Additional Insured rider (CIC-6031)—provides level term coverage on a spouse or business partner. ▪ Children’s Term Insurance rider (CIC-6020)—provides level term coverage up to \$10,000 on all the insured’s children between the ages of 15 days through 23 years. ▪ Disability Income rider (CIC-6025)—pays a monthly benefit to the insured when he or she is totally disabled due to sickness or accident. ▪ Total and Permanent Disability Benefits Waiver of Premium rider (CIC-6021)—automatically waives all premiums when the insured becomes totally disabled. ▪ Unemployment rider (CIC-6027)—waives the policy’s monthly premiums for up to 6 months when the insured is unemployed for 90 consecutive days or longer.
<p>Issue ages (may vary by state)</p>	<p>Conseco Term</p> <ul style="list-style-type: none"> ▪ 15-year period: 20–70 ▪ 20-year period: 20–65 <p>Conseco Term with Return of Premium</p> <ul style="list-style-type: none"> ▪ 20-year period only: 20–65 (55 with tobacco usage)
<p>Face amount bands</p>	<ul style="list-style-type: none"> ▪ Band 1: \$100,000 to \$249,999 ▪ Band 2: \$250,000 to \$499,999 ▪ Band 3: \$500,000 to \$749,999 ▪ Band 4: \$750,000 +⁴

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¹ Conseco Term underwritten by Conseco Insurance Company (administrative office: Carmel, IN). Policy forms CIC-3010 and CIC-3009R are available in most states, subject to underwriting.

² Level premiums are guaranteed during the term period.

³ Subject to underwriting and state availability.

⁴ Subject to reinsurance availability. Restrictions may apply. See agent guide (CL-CT-AG) for details

Underwriting risk classes	<ul style="list-style-type: none"> ▪ Preferred Plus nontobacco—no tobacco use of any kind in the last 36 months ▪ Preferred nontobacco—no tobacco use of any kind in the last 24 months ▪ Standard nontobacco—no tobacco use of any kind in the last 12 months ▪ Preferred tobacco ▪ Standard tobacco
Underwriting requirements	<ul style="list-style-type: none"> ▪ Full underwriting is required ▪ Medical underwriting requirements vary by age and face amount requested <ul style="list-style-type: none"> – Routine medical requirements: Paramed exam, home office specimen and blood profile – Additional requirements may include: MD exam, EKG, EKG stress test, inspection reports or attending physician statements ▪ Agents order paramed requirements ▪ Height/weight guidelines apply ▪ Policy delivery receipt required

Sales materials are available to download or order at consecobizlink.com.

Policy forms (may vary by state):
CIC-3010 and CIC-3009R

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