

Things to Know

Policy Riders

Non-Forfeiture Options – Reduced paid-up; Extended Term; Cash surrender

Dividend Options – C.R.A.P.O.

Delayed Payment Provision – may delay paying cash values for up to six months

Guaranteed Insurability Rider – allows purchase of additional insurance at standard rates at specific times

Waiver of Premium Rider – company pays the premium in event of disability

Accidental Death/Dismemberment Rider – pays double or triple face amount if death is accidental; also pays for loss of limbs

Return of Premium Rider – returns premium at the end of the term period

Disability & LTC Rider – pays a % of face amount if disabled of a daily amount in a LTC facility