

# Things to Know

Policy Provisions
<b>Reinstatement</b> –
<b>Suicide</b> – Max two years;
<b>Incontestable provision</b> – max two years; three exceptions
<b>Loans</b> – Fixed, maximum 10%; Adjustable, tied to Moody's bond index
<b>Assignments</b> – Collateral & Absolute
<b>Accelerated Benefits Provision</b> – pays a portion of benefit if terminally ill or chronically ill
<b>Automatic Premium Loan</b> – protects against unintentional lapse
<b>Policy exclusions</b> – keeps premiums down