

# Term Products

**Your Term (Level 10-, 15-, 20-, and 30-Year Term) \$100,000 or more**

## Disability Income Rider

\$250 per month benefit  
(Maximum is 1.5 percent of face amount up to \$2,500)

Issue Ages	15-80 (10-Year)	15-70 (15-Year)	15-65 (20-Year)	15-55* (30-Year)	18-60
<b>Underwriting Classes</b>	Preferred Best: _____ Non-tobacco; _____ amounts \$100,000+ Preferred Plus: _____ Non-tobacco; _____ amounts \$100,000+ Preferred: _____ Non-tobacco; _____ amounts \$100,000+ Standard: _____ Non-smoker; _____ amounts \$100,000+ Preferred Smoker: _____ amounts \$100,000+ Standard Smoker*: _____ amounts \$100,000+ <small>*Age 50 maximum for smoker classes</small>				No distinction between smokers and non-smokers; Occupational Classes 1 and 2
<b>Convertible to Age</b>	For the duration of the level term or to age 70, whichever comes first				NA
<b>Policy Fee</b>	\$60 (non-commissionable)				NA
<b>Riders</b> (additional premium charge)	Children's Term Rider, Accidental Death Benefit, Waiver of Premium, Disability Income (Disability Income not available in FL or MN)				Not stand-alone. Must be attached to an eligible life plan: Participating Whole Life, Non-Participating Whole Life, Universal Life, Your Term
<b>Benefits</b> (no additional premium)	Accelerated Death Benefit Rider				NA
<b>Renewable to Age</b>	95				NA
<b>Uses</b>	Final expenses, debt payment, mortgage payoff, college education, emergency fund, charitable bequests, survivor income				Homeowners — use Disability Income Rider to cover mortgage payments; 2- or 5-year benefit period
<b>Premium Guarantee</b>	Premiums are guaranteed for the entire Level Term period chosen				Premiums are guaranteed for the entire Level Term period chosen. Coverage ceases at age of 65.

**Contact us:** [motorists.life@motoristsgroup.com](mailto:motorists.life@motoristsgroup.com)

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# Permanent Products

	<b>Universal Life 2007</b> Ages 0-80	<b>Non-Par Whole Life</b> Ages 0-80	<b>Par Whole Life</b> Ages 0-85	<b>Single Premium Whole Life</b> Ages 45-80	<b>Simplified Issue Whole Life</b> Ages 0-80	<b>Graded Benefit Whole Life</b> Ages 50-80	<b>Youth Life Protector</b> Ages 0-18
<b>Uses</b>	Low-cost whole life with option to guarantee coverage for life, general market, good for family plan	Low-cost whole life, good for senior market and for those who want guaranteed premiums	Guaranteed premiums with potential dividends make this good for general market	Wealth Transfer, no exam (IBU if deemed appropriate)	Seniors, those who have minor health problems, payroll deduction	Seniors, limited underwriting, guaranteed premiums	Parents or grandparents pay for protection on child
<b>Minimum Face Amount</b>	\$25,000	Single Pay: \$10,000, ages 0-39 \$5,000, ages 40-80 All others: \$5,000	\$10,000, ages 0-39 \$5,000, ages 40-85	Min./Max. Premium: \$5,000/\$50,000	\$5,000, ages 0-64 \$3,000, ages 65-80 (Maximum: \$25,000)	\$2,000 (Maximum: \$15,000)	\$15,000 package Special application
<b>Policy Fee</b>	\$6 per month, 3 percent of premium, and per unit expense first 10 years	\$60 (non-commissionable)	\$60 (commissionable)	\$60 (non-commissionable)	\$36 (non-commissionable)	\$36 (non-commissionable)	Included in rates (non-commissionable)
<b>Riders (additional premium charge)</b>	Lifetime Guarantee Rider with option A, Level Term on primary or secondary insured*, Waiver of Monthly Deduction, Option to Purchase, Children's Term, Accidental Death Benefit, Disability Income†	Waiver of Premium, Option to Purchase, Chronic Illness††, Children's Term, Accidental Death Benefit, Disability Income†, Single Pay Rider, Decreasing Term Rider (with 20 Pay or Lifetime Pay option), 10-, 15-, 20- or 30-year Level Term Rider	10-, 15-, 20- or 30-year Level term; 15- or 30-year decreasing term rider on primary or secondary insured; Single Premium Paid-Up Additions; Level Premium Paid-Up Additions; Accidental Death Benefit; Option to Purchase; Children's Term; Waiver of Premium; Disability Income†	None	Increase of face amount. Face amount – \$1,000 – \$20,000. Must complete new application, but no new policy fee. Accidental Death Benefit, Children's Term	Children's Term, Accidental Death Benefit	None
<b>Benefits (no additional premium)</b>	Accelerated Death Benefit						Option to Purchase
<b>Non-Smoker Definition</b>	No cigarette use in the last 12 months		No cigarette use in the last 12 months; no tobacco use of any kind for last 24 months for preferred	No cigarette use in the last 12 months	No tobacco of any kind preferred rate, 36 months		No distinction between smokers and non-smokers

\*Not available with Lifetime Guarantee Rider. †Not available in FL or MN. ††Not available in FL.

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# Annuity Products

**Single Premium Deferred Annuity**  
Ages 0-80

**Single Premium Immediate Annuity**  
Ages 0-90

**Flexible Premium Deferred Annuity**  
Ages 0-85 for non-qualified;  
18-65 for qualified

	Single Premium Deferred Annuity Ages 0-80	Single Premium Immediate Annuity Ages 0-90	Flexible Premium Deferred Annuity Ages 0-85 for non-qualified; 18-65 for qualified
<b>Underwriting Classes</b>	\$5,000	\$2,000	Non-Qualified Minimum: \$300 Qualified Annual Minimum: \$300
<b>Guaranteed Interest Rates</b>	Valuable rate ranging from 1 to 3 percent (contact us for the most recent interest rate guarantee)	3 percent except for non-life contingent payout (contact us for the most recent interest rate guarantee)	Variable rate ranging from 1 to 3 percent (contact us for the most recent interest rate guarantee)
<b>Initial Rate Guarantee Period</b>	1 year	NA	No
<b>Surrender Charges</b>	Year 1 = 8 percent Year 2 = 8 percent Year 3 = 7 percent Year 4 = 6 percent Year 5 = 5 percent Year 6 = 4 percent	No No No No No No	Year 1 = 9 percent Year 2 = 8 percent Year 3 = 6 percent Year 4 = 4 percent Year 5 = 2 percent
<b>Interest-Only Withdrawals</b>	Yes	NA	NA
<b>Free Partial Withdrawals</b>	Yes, up to 10 percent	NA	NA
<b>Payout Options</b>	Life Only, Life with Period Certain, Joint Life with One-Half Survivor, Joint and Equal with Period Certain		

\* On all policies in WV, 1 percent will be deducted from the deposit at issue. No return of premium guarantee.

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