

# Protector AD

## *Accidental Death Benefit Coverage*

### AGENT GUIDE



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## Protector AD

### Accidental Death Benefit Coverage

#### Did you know:

- Accidents are one of the top five causes of death for adults ages 18-60.<sup>1</sup>
- One person dies every 15 minutes in a car accident.<sup>2</sup>
- 60% of work-related fatalities are due to transportation and highway incidents.<sup>3</sup>

#### Features:

Issue Ages: 18 – 60 (gender/tobacco neutral)

AD Benefit Amounts: \$50,000/\$75,000/\$100,000

Protector AD's accidental death benefit is guaranteed to double over the first 20 years while premiums remain level and are guaranteed. The policy builds cash value which, after the 20th year, equals 20 annual premiums. At the end of the 20th year, a return-of-premium (ROP) option is available, and is based on the annual premium. If the ROP option is elected, the coverage terminates. Otherwise, coverage continues with annually increasing premiums.

|                         | Option 1  | Option 2  | Option 3  |
|-------------------------|-----------|-----------|-----------|
| AD Benefit:             | \$50,000  | \$75,000  | \$100,000 |
| Doubles in 20 Years To: | \$100,000 | \$150,000 | \$200,000 |
| PAC Premium:            | \$12.83   | \$17.07   | \$21.32   |
| Total Annual Premium:   | \$147.50  | \$196.20  | \$245.00  |
| ROP Year 20:            | \$2,950   | \$3,925   | \$4,900   |

ROP calculation (\$50,000 of coverage): \$147.50 (ann prem) x 20 yrs = \$2,950

<sup>1</sup>Source: www.cdc.gov, "Deaths: Preliminary Data for 2009".

<sup>2</sup>Source: www.fars.nhtsa.dot.gov, 2011 data table for 2009.

<sup>3</sup>Source: Bureau of Labor Statistics, Preliminary Data for 2010.

Protector AD is an accidental death benefit rider attached to a small whole life policy which provides an additional amount of coverage:

|              | Option 1 | Option 2 | Option 3  |
|--------------|----------|----------|-----------|
| AD Benefit:  | \$50,000 | \$75,000 | \$100,000 |
| WL Coverage: | \$125    | \$188    | \$250     |

**Modal Factors:**

|                     |   |       |
|---------------------|---|-------|
| Semi-annual         | = | 0.515 |
| Quarterly           | = | 0.260 |
| Monthly PAC         | = | 0.087 |
| Direct Monthly Bill | = | 0.095 |

1st premium can be drafted.

**Underwriting:**

There's just one non-health question\* on the Protector AD application:

*In the past three (3) years, have you had any participation in, or contemplate any future participation in any hazardous sport or aviation, or had your driver's license suspended or revoked, or in the past five (5) years have you been convicted of operating a vehicle while intoxicated?*

\*Language varies by state.

### **Examples of Acceptable Occupations:**

- Policemen (limited to): municipal/armed guards/corrections officers
- Firefighters: municipal/volunteer
- Semi-drivers/Long-haul trucking
- Coal miners (surface workers/no explosives)
- Construction workers (no explosives/blasting)
- Medical professionals
- Logging/Sawmill workers
- Postal workers

### **Examples of Declined Occupations:**

- Aviation: pilot/crew
- FBI, CIA, SWAT teams, bomb disposal crews
- Active military
- Chemical/biological weaponry industry
- Explosives technicians/handlers
- Overseas security providers
- Professional athletes
- Racing

Product availability varies by state.

Policy/rider forms: 200-500/200-491 (UHL); 18-500/18-491 (UFFL).

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