

# ALLIANCE SOLUTIONS

UNIVERSAL LIFE  
ADVANTAGE TERM  
SELECT TERM



*Agent  
Guide*



*Alliance Group LC,  
is an independent  
contractor representing  
Western Reserve Life  
Assurance Co. of Ohio*



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## Chapter 1

# Alliance Solutions Universal Life

(Form #UL01 1005)

The Alliance Solutions Universal Life is a flexible premium, adjustable universal life insurance contract.

## Features and Benefits

### Issue Ages (age last birthday)

Standard Plus Non-tobacco: 0-85  
Standard Non-tobacco: 0-85  
Standard Plus Tobacco: 18-85  
Standard Tobacco: 18-85

### Minimum Face Amount

\$25,000 for all issue ages  
\$10,000 if minimum monthly premium for the entire policy is \$100 or more

### Face Amount Bands

\$ 25,000 to \$100,000  
\$100,001 to \$200,000  
\$200,001 and above

### Minimum Premiums

\$15 Monthly           \$ 90 Semi-annually  
\$45 Quarterly       \$180 Annually  
There are no modal factors.

### Death Benefit Options

Option A pays the face amount (Level).  
Option B pays the face amount plus the accumulated value (Increasing).  
The death benefit option may be changed once per year.

### Interest Rates

The current interest rate is declared monthly.  
The guaranteed interest rate is 3%.

### Surrender Charges

Surrender charges will be for 14 years. It is calculated as an amount per \$1,000 of insurance multiplied by the number of thousands of coverage at issue; there is no excess interest surrender charge.

### Policy Charges (Premium Load)

Monthly administrative fee: \$6  
Expense charge (percentage of premium load)  
The load applies to all premiums paid to the policy, including external lump sum deposits and 1035 Exchanges. The latter type of exchange transfers cash values from existing life insurance policies.

- Guaranteed expense charge is 10% in all years for all issue ages for all classes.
- Current premium load is 10% in all years for all issue ages for the Standard classes.
- Current premium load is 5% for 20 years and 2.5% in all years after for all issue ages for the Standard Plus classes.

### General Charge (Per Thousand Expense Charge)

The guaranteed charge is level for all years while the current charge is level for 5 years and then 0 in the 6<sup>th</sup> year and after. The charges vary by sex, class, face amount, issue age and duration.

### Policy Loans

Policy loans are available starting in year 1. Preferred loans are available starting in year 6 if used for refinancing or education; all other preferred loans are available starting in year 11. The maximum loan value is the cash surrender value as of the date of the loan, less interest charged in advance to the next policy anniversary. The loan interest is charged on a policy year basis. An interest rate of 4.76% is guaranteed and credited on loans in arrears.

### Maturity

There is no maturity date for this policy. At age 120, no more premiums will be accepted and no more monthly deductions will be made. Only interest will be credited to the policy.

### Riders Included in the Policy (where approved)

Terminal Illness Accelerated Death Benefit  
Chronic Illness Accelerated Death Benefit  
Critical Illness Accelerated Death Benefit  
Unemployment Protection

### Additional Optional Riders Available (where approved)

Waiver of Premium  
Disability Income – 2 year benefit  
Disability Income – 5 year benefit  
Children's Insurance Benefit  
Accidental Death Benefit  
Guaranteed Insurability  
Additional Insured  
Base Insured Rider

## Underwriting Classes

**Standard Plus Non-tobacco:** Applicants in this rate class have not used tobacco in any form in the past 12 months. This class can have substandard ratings of Tables 5 or higher, if needed (up to Table 12).

**Standard Non-tobacco:** Applicants in this rate class have not used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table 2 - Table 4).

**Standard Plus Tobacco:** Applicants in this rate class have used tobacco in any form in the past 12 months. This class can have substandard ratings of Tables 5 or higher; if needed (up to Table 12).

**Standard Tobacco:** Applicants in this rate class have used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table 2 - Table 4).

**Substandard Cases:** Substandard ratings are available for Table 5 through 12 for the Standard Plus Non-Tobacco and Standard Plus Tobacco classes. Ratings are not allowed on the Standard Non-Tobacco or Standard Tobacco classes. Any substandard table rating is translated into a flat extra amount that is added to the annual per thousand cost of insurance rates. This same annual amount is also added to both the per thousand target and minimum premiums and will be multiplied by the number of thousand of Specified Amount to calculate the policy's target and minimum premiums. (For example, a flat \$2 extra per \$1,000 of coverage for a table 4 rating will increase the annual per thousand cost of insurance rates by \$2 as well as the annual per thousand target and minimum premiums by \$2 per thousand.) Along with substandard table ratings, flat extra substandard ratings are also available.

**Rate class changes:** A tobacco user who has stopped using tobacco for at least 12 months may apply for a change of rate class. Any insured may request an improved rate class at least 12 months after issue. All rate class changes are subject to underwriting.

## Premiums

These universal life policies have both minimum and commissionable target premiums. The minimum monthly premium (on bank draft mode) is the minimum initial amount that must be paid to place a policy in force. The commissionable target premium (CTP) is the maximum premium on which the first-year compensation rate will apply.

Unscheduled premiums may be paid into the policy at any time.

## No Lapse Minimum Premium Period

The No Lapse Minimum Premium Period helps protect the policy against lapse. The policy will stay in force during the "No Lapse" period for the initial face amount as long as one of the following conditions are met:

1. The cumulative premiums paid to date, less the amount of any policy loans or partial surrenders, is greater than or equal to cumulative Minimum Premiums; or
2. The Cash Surrender Value is positive.

The policy will lapse during the "No Lapse" Period if cumulative premiums paid, less policy loans and partial surrenders, are less than the cumulative Minimum Premiums due to date and the cash surrender value is less than 0. After the "No Lapse" Period, the policy will lapse if the cash surrender value is less than 0.

The "No Lapse" Period will be to the end of policy year 15 for issue ages 0 – 65, to the end of policy year 10 for issue ages 66 – 75, and to duration 5 for issue ages 76 - 85.

## Cost of Insurance

The guaranteed costs of insurance rates are 2001 CSO Male/Female, Non-smoker and Smoker, Age Last Birthday Ultimate Rates (i.e. attained age rates).

- The Standard and Standard Plus Non-tobacco classes use the Nonsmoker guaranteed rates.
- The Standard and Standard Plus Tobacco classes use the Smoker guaranteed rates.
- For Montana, only unisex charges are allowed, and male cost of insurance charges, premiums, expense charges, and any other charges that normally vary by sex, will be used in that state.
- The current cost of insurance rates varies by sex, class, issue age and duration.
- All classes have cost of insurance rates that are based on issue age and duration.
- Substandard ratings will increase the guaranteed and current cost of insurance rates.

## Changes in Face Amount

Increases and decreases are allowed after the first policy year.

An increase in the Specified Amount is subject to evidence of insurability (except for changes from Option Increasing to Option Level). If premium deposits would create increases in death benefit due to the death benefit corridor in the tax law, the insured

must provide evidence of insurability before we will accept additional deposits of premium.

The minimum increase in Specified Amount is \$10,000. Just as if a new policy were being issued for the amount of the increase, all charges (except per policy charges) are treated the same way as they are for a new policy. Starting in the year of the increase, expense charges per \$1,000 at the time of the increase run for the remainder of the contract. Surrender charges will increase based on the amount of increase and run for 14 years.

Cost of insurance charges for the increase portion will begin in duration one at the time of increase. The COI band is based on the new total Specified amount, so if the sum of the original Specified amount and the new Specified amount crosses bands, the COI's for the increase piece will be based on the new band.

The minimum Specified Amount after a decrease occurs is \$25,000 for all issue ages.

### **Partial Withdrawals**

The minimum partial surrender amount is \$500. Partial surrenders cannot reduce the cash surrender value below \$500. This means the remaining Policy Value must be at least equal to the total surrender charges plus \$500. Only one partial surrender may be made per policy year.

The amount withdrawn reduces the death benefit on a last-in, first-out basis (LIFO). A \$25 charge will be deducted from the Policy Value. The Death Benefit will be reduced by the amount of any partial surrender, but not the charge.

### **Interest Bonus**

In policy years 16 and later, additional interest will be credited above the declared rate. This interest bonus is guaranteed. The interest bonus is 0.5% if we are, at that time, crediting more than 3% on policies within years 1-15.

## **Living Benefits included at no additional cost**

*(All Form #s may vary by jurisdiction)*

### **Terminal Illness Accelerated Death Benefit Rider**

*(Form #TI01 0305)*

The Terminal Illness Accelerated Death benefit is automatically included in the policy for the base insured and any additional insureds.

- Terminal illness is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months (no more than 24 months in Texas, Georgia, Illinois, Massachusetts and Washington) from the date of the physician's statement.
- This provision allows the insured to access up to 100% (maximum of \$500,000) of the policy's death benefit in the event that he/she is diagnosed with a terminal illness.
- Benefits advanced may be subject to taxation.
- The policy's benefits, values and premiums will be reduced proportionally in accordance with the benefits advanced.

### **Chronic Illness Accelerated Death Benefit Rider**

*(Form #CRN01 1005)*

The Chronic Illness Accelerated Death benefit is automatically included in the policy for the base insured and any additional insureds. This provision allows the insured to access his/her death benefit if they are chronically ill.

- Chronically ill is being unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) without assistance from another person or being severely cognitively impaired.
- 90 day waiting period (may vary by jurisdiction)
- Up to 2% of death benefit accessible per month.
- Maximum lifetime benefit is 90% of the initial face amount or \$500,000, whichever is less.
- Policy must be in force two years before benefits are available.
- Benefits advanced may be subject to taxation.
- The policy's benefits, values, and premiums will be reduced proportionally in accordance with the benefits advanced.
- Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate.
- This benefit is not allowed in some jurisdictions—refer to Product Approval listing.
- The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$500,000.

## Critical Illness Accelerated Death Benefit Rider

(Form #CRT01 1005)

The Critical Illness Accelerated Death benefit is automatically included in the policy for the base insured and any additional insureds. This provision allows the insured to access his/her death benefit if they are critically ill.

- Critical illness is one of the following qualifying events: heart attack, stroke, ALS (Lou Gehrig's disease), diagnosis of cancer, kidney failure and major organ transplant.
- 30 day waiting period (may vary by jurisdiction)
- Maximum lifetime benefit is 90% of the initial face amount or \$500,000, whichever is less.
- Benefits advanced may be subject to taxation.
- The policy's benefits, values, and target and minimum premiums will be reduced proportionally in accordance with the benefits advanced.

- Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate.
- This benefit is not allowed in some jurisdictions—refer to Product Approval listing.
- The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$500,000.

## Unemployment Income Rider

(Form #UBR01 1005)

This benefit is automatically included in the base insured's policy for issue ages 18-60. If the insured becomes involuntarily unemployed for 90 consecutive days, his/her premiums will be waived for three months.

- Benefit may be utilized once in insured's lifetime.
- This benefit is not allowed in some jurisdictions—refer to Product Approval listing.
- This rider expires at age 65.

## Riders Available at additional cost (Where approved)

(All Form #s may vary by jurisdiction)

### Waiver of Premium Benefit Rider

(Form #WPR04 0206)

Issue Ages: 15-55

This optional rider will pay the insured's target premiums on the policy if the insured is totally and continually disabled for six months. Premiums are not retroactively paid. This rider is not available over a table 4 rating.

- Rider coverage will cease following insured's 60<sup>th</sup> birthday.
- The premium is calculated on the total face amount of the primary and additional insured (if applicable).
- It is possible that additional premium payments will be required to keep a policy in force while the Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in cash value may require additional premium payments.

### Disability Income Rider (DIR)

(Form #MDI01 1005 and MDI02 1005)

Issue Ages: 20-55

This rider provides a monthly income in the case of the total disability of the insured or additional insured, if elected. The disability must begin before age 65. This rider is not available over a table 4 rating. The client may choose between two available options.

**2 year benefit:**

- Provides benefits for up to two years while insured is totally disabled and cannot perform the duties of his/her own occupation.
- 90 day waiting period
- Benefits are paid retroactively once insured is totally disabled for at least 90 consecutive days.

**5 year benefit:**

- Provides benefits for up to five years while insured is totally disabled.
- For the first two years, it provides benefits while insured cannot perform the duties of his/her own occupation;
- For the remaining three years, it will pay benefits if the insured cannot perform the duties of any occupation he/she is suited for by education, training or experience.
- 180 day waiting period before benefits are provided.
- Benefits are not paid retroactively.

The riders are available on substandard cases, based on underwriting approval. If allowed by the state, underwriting may exclude certain conditions. Premiums are payable to age 65, but they are only guaranteed for one year. The maximum monthly benefit is the lesser of \$2,000 or 2% of the face amount and will not exceed 66% of the insured's gross monthly income (may vary by jurisdiction). This rider expires at age 65.

Benefits from other disability income policies will be considered and should be subtracted from the amounts listed previously. For example, if someone is eligible to receive up to \$1,000 of disability income coverage and

has an existing DI coverage for \$400, the maximum underwriting will issue is an additional \$600.

Definitions may vary by jurisdiction. Please see pages 12 and 13 for ineligible occupations.

### **Children's Benefit Rider**

(Form #CR04 0206)

Issue ages: 15 days-17 years

This optional rider provides term life insurance coverage on all dependent children until they reach age 25 or until marriage.

- Dependent child: a child, step child or legally adopted child of the insured, and any future child/children born or legally adopted.
- Minimum face amount \$1,000.
- Maximum face amount \$25,000.
- Primary insured must be 55 or younger.
- Convertible without evidence of insurability for up to five times the rider benefit amount or \$50,000, whichever is less.
- Allowed on rated policies up to a table 8.

### **Accidental Death Benefit Rider (ADB)**

(Form #ADR03 0206)

Issue ages: 0-55

The ADB pays an additional death benefit if the insured's death results from an accident.

- Rider is available only on non-rated Standard Plus rate classes
- Rider stays in force until the policy anniversary following the insured's 70<sup>th</sup> birthday, as long as the insured's life insurance coverage and the base policy remain in force
- Minimum rider amount is \$25,000
- Maximum rider amount is the lesser of \$200,000 or the insured's life insurance face amount
- Premiums are a level amount per thousand, based on issue age

### **Guaranteed Insurability Rider (GIR)**

(Form #GIR01 0206)

Issue Ages: 0-37

This extra benefit rider provides options to purchase additional insurance without evidence of insurability. Regular option dates are the policy anniversaries following the insured's 22<sup>nd</sup>, 25<sup>th</sup>, 28<sup>th</sup>, 31<sup>st</sup>, 34<sup>th</sup>, 37<sup>th</sup>, and 40<sup>th</sup> birthdays. Alternate option dates are available after the insured's marriage, birth of a child, legal adoption or graduation from a four year college. The rider will terminate on the earliest of the following:

1. Anniversary following insured's 40<sup>th</sup> birthday
2. Policy lapse
3. When the policy becomes paid-up, expires, matures as an endowment, or otherwise terminates.

- Premiums/Fees/Limits - Premiums for this rider remain level and are payable until the policy anniversary on which the insured's age is 40. The maximum option amount is \$50,000 or the base policy face amount, whichever is the lesser. The minimum option amount is \$2,500.
- The amount of the initial death benefit plus the amount of the first GIR option should be used to determine medical requirements. This rider will not be included in a policy issued:
  1. Other than on a Standard Plus basis
  2. On an applicant who is in military service or who, under the Company's rules, is subject to a restriction in amount due to a possible military hazard or,
  3. To a pilot, unless the Company should determine that the amount of risk is acceptable.

### **Additional Insured Rider**

(Form #AIR03 0206)

Issue Ages: same as base policy

This optional rider provides life insurance coverage on an additional insured for \$25,000 in face amount or more.

- The face amount of insurance cannot exceed the insurance coverage on the base insured. This includes the initial face amount and the Base Insured Rider, if elected.
- While in force, this may be converted without evidence of insurability to a new policy (other than Term Insurance) prior to the insured's 86<sup>th</sup> birthday.
- If the additional insured has passed their 85<sup>th</sup> birthday, the conversion option is available within 60 days from the date of the death of the base insured to which the rider is attached.
- The Terminal, Chronic and Critical Illness Accelerated Death Benefit riders are automatically included with the Additional Insured Rider, if elected. For details on these benefits, refer to previous pages.
- The Additional Insured may elect the Disability Income rider, as well as choose between the two available options. For details on these benefits, refer to previous pages.

### **Base Insured Rider**

(Form #BIR02 0206)

Issue Ages: same as base policy

This optional rider provides additional one year level term life insurance.

- Premiums: Target and minimum premiums are set at issue and are payable to age 120.
- Minimum Amount: same as base policy
- Maximum Amount: up to five times the base face amount
- While in force, this can be converted to permanent insurance without evidence of insurability prior to the insured's 86<sup>th</sup> birthday.
- The Base Insured Rider amount, if elected, will be included in the accelerated death benefit amount for the Terminal, Chronic and Critical Illness riders.

## Chapter 2

# Alliance Solutions Advantage Term

(Policy Form # ICC09 TL12 0709, TL12 0709, may vary by jurisdiction)

This product is a 10, 15, 20, 30, 40 year level premium period, non-participating, level death benefit, term to age 95 life insurance policy. Premiums are level for the initial term period selected and then annual increasing to age 95. This product has fully guaranteed premiums.

## Features and Benefits

### Issue Ages (age last birthday)

10 year term	18-80	Preferred Choice, Standard Plus Non-tobacco, Standard Non- tobacco and Standard Plus Tobacco
	18-75	Standard Tobacco
15 year term	18-70	All classes
20 year term	18-65	Preferred Choice, Standard Plus Non-tobacco, Standard Non- tobacco and Standard Plus Tobacco
	18-60	Standard Tobacco
30 year term	18-50	Preferred Choice, Standard Plus Non-tobacco, Standard Non- tobacco and Standard Plus Tobacco
	18-45	Standard Tobacco
40 year term	18-40	Preferred Choice, Standard Plus Non-tobacco, Standard Non- tobacco and Standard Plus Tobacco
	18-35	Standard Tobacco

### Minimum Face Amount

\$ 25,000 for Non-tobacco and Tobacco  
\$100,001 for Preferred Choice

### Face Amount Bands

\$ 25,000 to \$100,000  
\$100,001 to \$200,000  
\$200,001 to \$499,999  
\$500,000 and above

### Face Amount

- Face amount and premiums are guaranteed to remain level through the term period as long as the policy is in force.
- Increases and decreases to face amount not available on term policies.
- Preferred class available for face amounts of \$100,001 and above.

### Policy Fee

Band 1 \$80  
Band 2-4 \$30

### Minimum Modal Premium

\$15 Monthly \$ 90 Semi-annually  
\$45 Quarterly \$180 Annually

### Modal Factors

Annually 1.0000  
Semi-Annual 0.5100

Quarterly 0.2600  
Monthly 0.0875

### Underwriting Rate Classes

**Preferred Choice Non-tobacco:** Applicants in this rate class have not used tobacco in any form in the past 3 years.

**Standard Plus Non-tobacco:** Applicants in this rate class have not used tobacco in any form in the past 12 months.

**Standard Non-tobacco:** Applicants in this rate class have not used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table 2 - Table 4)

**Standard Plus Tobacco:** Applicants in this rate class have used tobacco in any form in the past 12 months.

**Standard Tobacco:** Applicants in this rate class have used tobacco in any form in the past 12 months. This rate class is designed to accept mildly substandard risks (Table 2 - Table 4)

**Substandard Cases:** Substandard ratings of Tables 5-8 may be applied to the Standard Plus classes.

### Conversion Privilege

- The policy can be converted to any eligible permanent life insurance policy (other than term insurance) being offered by Western Reserve Life Assurance Co. of Ohio at the time of conversion.
- The conversion may take place during the initial level premium period or prior to age 70, whichever is earlier.
- It is subject to the issue age and size limitations of the new policy.

### Riders included in the Policy (where approved)

- Terminal Illness Accelerated Benefit Rider
- Chronic Illness Accelerated Benefit Rider
- Critical Illness Accelerated Benefit Rider
- Unemployment Protection Rider

### Additional Optional Riders Available (where approved)

- Waiver of Premium Benefit Rider
- Children's Insurance Benefit Rider
- Disability Income Rider — 2 year and 5 year

# Living Benefits included at no additional cost

*(All Form #s may vary by jurisdiction)*

## **Terminal Illness Accelerated Death Benefit Rider**

*(Form #TI01 0305)*

This benefit is automatically included in the policy.

- Terminal illness is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months from the date of the physician's statement (no more than 24 months in Texas, Georgia, Illinois, Massachusetts and Washington).
- This provision allows the insured to access up to 100% (maximum of \$500,000) of the policy's death benefit in the event that he/she is diagnosed with a terminal illness.
- Benefits advanced may be subject to taxation.
- The policy's benefits, values and premiums will be reduced proportionally in accordance with the benefits advanced.

## **Chronic Illness Accelerated Death Benefit Rider**

*(Form #CRN01 1005)*

The Chronic Illness Accelerated Death benefit is automatically included in the policy. This provision allows the insured to access his/her death benefit if they are chronically ill.

- Chronically ill is being unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) without assistance from another person or being severely cognitively impaired.
- 90 day waiting period (may vary by jurisdiction)
- Up to 2% of death benefit accessible per month.
- Maximum lifetime benefit is 90% of the initial face amount or \$500,000, whichever is less.
- Policy must be in force two years before benefits are available.
- Benefits advanced may be subject to taxation.
- The policy's benefits, values, and premiums will be reduced proportionally in accordance with the benefits advanced.
- Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate.
- This benefit is not allowed in some jurisdictions—refer to Product Approval listing.
- The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$500,000.

## **Critical Illness Accelerated Death Benefit Rider**

*(Form #CRT01 1005)*

The Critical Illness Accelerated Death benefit is automatically included in the policy. This provision allows the insured to access his/her death benefit if they are critically ill.

- Critical illness is one of the following qualifying events: heart attack, stroke, ALS (Lou Gehrig's disease), diagnosis of cancer, kidney failure and major organ transplant.
- 30 day waiting period (may vary by jurisdiction)
- Maximum lifetime benefit is 90% of the initial face amount or \$500,000, whichever is less.
- Benefits advanced may be subject to taxation.
- The policy's benefits, values, and target and minimum premiums will be reduced proportionally in accordance with the benefits advanced.
- Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate.
- This benefit is not allowed in some jurisdictions—refer to Product Approval listing.
- The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$500,000.

## **Unemployment Income Rider**

*(Form #UBR01 1005)*

This benefit is automatically included in the base insured's policy for issue ages 18-60. If the insured becomes involuntarily unemployed for 90 consecutive days, his/her premiums will be waived for three months.

- Benefit may be utilized once in insured's lifetime.
- This benefit is not allowed in some jurisdictions—refer to Product Approval listing.
- This rider expires at age 65.

## Riders Available at additional cost (Where approved)

(All Rider Form #s may vary by jurisdiction)

### Waiver of Premium Benefit Rider

(Form #WPR03 0405)

Issue Ages: 18-55

This optional rider will waive the insured's policy and rider premiums on the policy if the insured is totally and continually disabled for six months. Premiums are not retroactively waived.

- Rider coverage will cease following insured's 65<sup>th</sup> birthday.
- The premium is calculated on the total face amount of the primary and additional insured (if applicable).

### Children's Benefit Rider

(Form #CR03 1005)

Issue ages: 15 days-17 years

This optional rider provides term life insurance coverage on all dependent children until they reach age 25 or until marriage.

- Dependent child: a child, step child or legally adopted child of the insured, and any future child/ children born or legally adopted.
- Minimum face amount \$1,000.
- Maximum face amount \$25,000.
- Primary insured must be 55 or younger.
- This rider is convertible to any permanent insurance, excluding term insurance, that is being issued by WRL and subject to the conditions set forth in the rider form. The new policy may be for an amount up to five (5) times the rider benefit or \$50,000, whichever is less, without evidence of insurability.

### Disability Income Rider (DIR)

(Form #MDI01 1005 and MDI02 1005)

Issue Ages: 20-55

This rider provides a monthly income in the case of the total disability of the insured. The disability must begin before age 65. The client may choose between two available options.

2 year benefit:

- Provides benefits for up to two years while insured is totally disabled and cannot perform the duties of his/her own occupation.
- 90 day waiting period
- Benefits are paid retroactively once insured is totally disabled for at least 90 consecutive days.

5 year benefit:

- Provides benefits for up to five years while insured is totally disabled.
- For the first two years, it provides benefits while insured cannot perform the duties of his/her own occupation;
- For the remaining three years, it will pay benefits if the insured cannot perform the duties of any occupation he/she is suited for by education, training or experience.
- 180 day waiting period before benefits are provided.
- Benefits are not paid retroactively.

If allowed by the state, underwriting may exclude certain conditions. Premiums are payable to age 65, but they are only guaranteed for one year. The maximum monthly benefit is the lesser of \$2,000 or 2% of the face amount and will not exceed 66% of the insured's gross monthly income (may vary by jurisdiction). This rider expires at age 65.

Benefits from other disability income policies will be considered and should be subtracted from the amounts listed previously. For example, if someone is eligible to receive up to \$1,000 of disability income coverage and has an existing DI coverage for \$400, the maximum underwriting will issue is an additional \$600.

Definitions may vary by jurisdiction. Please see page 12 and 13 for ineligible occupations.



# Alliance Solutions Select Term

*(Policy Form #TL03 1005 May vary by jurisdiction)*

The Select Term offers your clients economical term life insurance coverage to help meet their personal or business objectives. With term coverage to age 95, your clients will have the choice of initial guaranteed level premium periods, 10, 15, 20, or 30 years. In addition to economical protection, the policy has built in guaranteed renewability to age 95, regardless of health.

## Features and Benefits

### Issue Ages (age last birthday)

10 year term	18-80	All classes
15 year term	18-75	Preferred Elite Preferred Plus Preferred Non-tobacco
	18-70	Preferred Tobacco Tobacco
20 year term	18-65	All classes
30 year term	18-50	Preferred Elite Preferred Plus Preferred Non-tobacco
	18-45	Preferred Tobacco Tobacco

### Minimum Face Amount

\$ 25,000 for Non-tobacco and Tobacco  
\$100,001 for Preferred Classes

### Face Amount Bands

\$ 25,000 to \$100,000  
\$100,001 to \$249,999  
\$250,000 and above

### Policy Fee (fully commissionable)

\$80 annually

### Minimum Modal Premium

\$10 Monthly           \$ 60 Semi-annually  
\$30 Quarterly         \$120 Annually

### Modal Factors

Annually               1.0000  
Semi-annually        0.5100  
Quarterly             0.2600  
Monthly PAC         0.0875

### Underwriting Rate Classes

#### Preferred Elite\*

Applicants in this rate class have not used tobacco in any form in the past 5 years.

#### Preferred Plus\*

Applicants in this rate class have not used tobacco in any form in the past 3 years.

#### Preferred\*

Applicants in this rate class have not used tobacco in any form in the past 2 years.

#### Non-tobacco

Applicants in this rate class have not used tobacco in any form in the past 12 months.

#### Preferred Tobacco\*

Applicants in this rate class have used tobacco in any form in the past 12 months.

#### Tobacco

Applicants in this rate class have used tobacco in any form in the past 12 months.

\*Preferred classes have a minimum face amount of \$100,001 and above.

### Substandard Cases:

The Tobacco and Non-tobacco classes can have ratings up to a Table 8 or flat extras, if needed. All other classes, can have flat extra ratings, if needed.

**Terminal Illness Accelerated Benefit Provision**

(Form #TI01 0305)

- This rider is automatically included in the policy
- The owner may elect to receive up to 100% of the face amount in a lump sum, maximum of \$500,000
- Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months (not more than 24 months in TX, GA, IL, MA and WA) from the date of the physician’s statement.
- The policy’s benefits, values and premiums will be reduced proportionally in accordance with the benefits advanced under this rider.
- Benefits advanced under this rider may be subject to taxation.

**Conversion Privilege**

- The policy can be converted to any permanent life insurance policy (other than term insurance) being offered by Western Reserve Life Assurance Co. of Ohio at the time of conversion.
- The conversion may take place during the initial level premium period or prior to age 70, whichever is earlier.
- It is subject to the issue age and size limitations of the new policy.

**Riders Available (where approved)**

- Waiver of Premium
- Children’s Benefit Rider
- Disability Income Rider — 2 year & 5 year
- Additional Insured Rider

**Face Amount**

- Face amount and premiums are guaranteed to remain level through the term period as long as the policy is in force
- Increases and decreases to face amount not available on term policies

**Settlement Option Endorsement**

Clients can select settlement options that will allow for a more flexible distribution of the death benefit proceeds. The elections chosen can consist of any or all of the following categories:

- Lump sum at death
- Monthly income amount for a period of at least 10 years
- Lump sum amount at the end of the monthly income period of at least 10 years

The present value of the combined amounts will be calculated at a guaranteed interest rate of 4%. This amount will result in the face amount of the term policy for purposes of determining the underwriting requirements as well as the premium of the policy.

Minimum Present Value Amount: \$25,000

Minimum Option Amounts:

Initial Lump Sum:	\$5,000
Monthly payment amount:	\$100
Monthly payment duration:	10 years
Final Lump Sum:	\$5,000

Maximum Monthly Payment Duration: 30 years

A supplemental application, Settlement Option Election Form, must be signed by the owner of the policy and must be submitted along with the original policy application.

## Riders Available at additional cost (Where approved)

(All Rider Form #s may vary by jurisdiction)

### Waiver of Premium Rider

(Form #WPR07 0806)

Issue ages: 18 to 55

This optional rider will waive the insured's policy and rider premiums on the policy if the insured is totally and continually disabled for six months. Premiums are not retroactively waived.

- Rider coverage will cease following insured's 65th birthday.
- The premium is calculated on the total face amount of the primary and additional insured (if applicable).
- Rider not available if rated Table 5 or above.

### Children's Benefit Rider

(Form #CR06 0906)

Issue ages: 15 days-17 years

This optional rider provides term life insurance coverage on all dependent children until they reach age 25 or until marriage.

- Dependent child: a child, step child or legally adopted child of the insured, and any future child/children born or legally adopted.
- Minimum face amount \$1,000.
- Maximum face amount \$25,000.
- Primary insured must be 55 or younger.
- Allowed on rated policies up to a table 8.
- This rider is convertible to any permanent insurance, excluding term insurance, that is being issued by WRL and subject to the conditions set forth in the rider form. The new policy may be for an amount up to five (5) times the rider benefit or \$50,000, whichever is less, without evidence of insurability.

### Disability Income Riders

(Form #MDI01 1005 and MDI02 1005)

Issue Ages: 20-55

This rider provides a monthly income in the case of the total disability of the insured or additional insured, if elected. The disability must begin before age 65. This rider is not available over a table 4 rating. The client may choose between two available options:

#### 2 year benefit:

- Provides benefits for up to two years while insured is totally disabled and cannot perform the duties of his/her own occupation.
- 90 day waiting period
- Benefits are paid retroactively once insured is totally disabled for at least 90 consecutive days.

#### 5 year benefit:

- Provides benefits for up to five years while insured is disabled.
- For the first two years, it provides benefits while insured cannot perform the duties of his/her regular occupation;
- For the remaining three years, it will pay benefits if the insured cannot perform the duties of any occupation he/she is suited for by education, training or experience.
- 180 day waiting period before benefits are provided.
- Benefits are not paid retroactively.

The riders are available on substandard cases, based on underwriting approval. If allowed by the state, underwriting may exclude certain conditions. Premiums are payable to age 65, but they are only guaranteed for one year. The maximum monthly benefit is the lesser of \$2,000 or 2% of the face amount and will not exceed 66% of the insured's gross monthly income (may vary by jurisdiction). This rider expires at age 65.

Benefits from other disability income policies will be considered and should be subtracted from the amounts listed previously. For example, if someone is eligible to receive up to \$1,000 of disability income coverage and has an existing DI coverage for \$400, the maximum underwriting will issue is an additional \$600.

Definitions may vary by jurisdiction. Please see pages 12 and 13 for ineligible occupations.

### Additional Insured Rider

(Form #AIR04 0306)

Issue Ages: Same as base policy.

This optional rider provides life insurance coverage on an additional insured for \$25,000 in face amount or more.

- The face amount of insurance cannot exceed the insurance coverage on the base insured.
- While in force, this rider may be converted without evidence of insurability to a new policy made available by the company (other than Term Insurance) prior to the insured's 70th birthday.
- The Terminal Illness Accelerated Death Benefit rider is automatically included when the Additional Insured Rider is elected.
- The Additional Insured may elect the Disability Income rider, as well as choose between the two available options. For details on these benefits, refer to previous pages.

## Riders Available at additional cost (Where approved)

(All Rider Form #s may vary by jurisdiction)

### Critical Illness Accelerated Death Benefit Rider

(Form # CRT02 0408)

Issue ages:

10, 15 & 20 Year	18 to 55	All classes
30 Year	18 – 50	Non-tobacco
30 Year	18 – 45	Tobacco

The Critical Illness Accelerated Benefit Rider pays a benefit amount upon diagnosis of a critical illness. This rider is available to all underwriting classes, including rated insureds, on policies with face amounts of \$25,000 or greater. The rider is subject to minimum and maximum amounts listed below.

- Minimum face amount \$10,000.
- Maximum face amount is 50% of base policy face amount, but must be less than or equal to \$100,000.
- This rider may be attached to policies that are rated. This rider may receive up to 50% additional rating.
- Rider must be added at time of issue. Increases are not allowed. Decreases are not allowed although the rider may be dropped post issue. The Settlement Option Endorsement is not available when the Critical Illness Accelerated Benefit Rider is attached to the base policy.
- Coverage begins thirty (30) days after the effective date of the policy.
- The initial premium has a one year guarantee. Premiums are guaranteed renewable through the earlier of the level term period or to age sixty-five (65) at two (2) times the initial premium.
- Payment is made as a lump sum. Critical Illness acceleration reduces the base policy coverage. Rider terminates upon benefit payment.

The conditions covered by this rider are listed below. Please refer to the policy contract for further details on each of the covered conditions.

- Myocardial Infarction (Heart Attack) – the death of a portion of the heart muscle (myocardial) as a result of inadequate blood supply. Diagnosis must be based on the occurrence of all of the following during the period of Hospital Confinement for the condition:
  - Prolonged chest pain
  - New EKG changes consistent with a Myocardial Infarction
  - Elevation of cardiac enzymes to levels consistent with a Myocardial Infarction
- Stroke – a cerebrovascular incident caused by hemorrhage, embolism or thrombosis producing a neurological deficit, persisting continuously for at least thirty (30) days following the occurrence of the Stroke. For coverage under this Rider, Stroke does not include:
  - Neurological symptoms due to transient ischemic attacks
  - Cerebral symptoms due to migraine
  - Cerebral injury resulting from trauma or hypoxia
  - Vascular disease affecting the eye, optic nerve, and vestibular function
- Life-threatening Cancer – a malignant neoplasm (including hematological malignancy) characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. For purposes of coverage under this Rider, Life-threatening Cancer does not include:
  - All skin cancers with the exception of invasive melanoma
  - Tumors in the presence of HIV
  - Carcinoma in situ
  - Benign tumors or polyps that are histologically described as pre-malignant or non-malignant
  - Non-life threatening cancers
  - Stage one (1) Hodgkin's disease

## **Riders Available at additional cost (Where approved)**

*(All Rider Form #s may vary by jurisdiction)*

- End Stage Renal Disease – the chronic and irreversible failure of both of the kidneys which requires treatment with regular dialysis or transplantation.
- Major Organ Transplant – means either of the following:
  - The actual undergoing of transplantation in the United States due to clinical evidence of Major Organ Failure
  - The Insured demonstrates Major Organ Failure and is registered with and on the waiting list of the United Network for Organ Sharing or its recognized successor

The organs covered under the definitions of Major Organ transplant are limited to the entire heart, the liver, a lung, a kidney, the pancreas or bone marrow.

- Accidental Paralysis/Paraplegia – the total, irrecoverable, and permanent loss of use of two (2) or more limbs through neurological damage, which is the result of an accidental injury. Paralysis must exist for a continuous period of at least one hundred eighty (180) days from the time Paralysis begins. Paralysis that is the result of any disease or disorder is not eligible for a benefit payment under this Rider.

Coverage expires upon earlier of:

- Any accelerated benefit payment
- End of initial term period
- Age sixty-five (65)
- Election of the base policy Extended Term Insurance or Reduced Paid Up nonforfeiture options
- Termination of the base policy

## Chapter 4

# Disability Income Rider (DIR)

*Alliance Solutions Universal Life, Advantage Term and Select Term*

Applicants (insured and additional insured) must be employed in an occupation for salary, commission or profit, and must work full-time for at least 30 hours per week, 10 months per year.

### Ineligible Occupations

The list below includes occupations **not** eligible for either the 2 year or the 5 year rider. In addition, it includes occupations **not** eligible for the 5 year rider, but that are eligible for the 2 year rider. For a complete listing of occupations, refer to the Field Underwriting Guide or [www.agentnetinfo.com](http://www.agentnetinfo.com).

#### Key

**2** = Eligible for 2 Year DIR Only

**N** = Not Available for 2 or 5 Year DIR

**\*\*** = Call Home Office regarding Municipal Employees. For Federal Employees, the following apply:

- Employment with the federal government of 10 years or less.
- Normal occupational guidelines apply. (Dangerous occupations will still be uninsurable, even though employed by the federal government.)
- Maximum benefit of \$2,000/month subject to normal income guidelines and amount of coverage in force with other carriers.
- Maximum 2 year benefit and 90 day elimination.
- We will not extend coverage to an employee with any branch of the U.S. Military.

Actor/Actress.....	N	Bus Driver.....	N
Aerobics Instructor.....	2	Butcher.....	2
Agriculture Hired Hand.....	2	Cab Driver.....	N
Air Traffic Controller.....	N	Caretaker (Groundskeeper).....	2
Amusement/Sports.....	N	Carpenter.....	2
Amusement Park Employee.....	N	Carpets/Rugs/Flooring Clean, Repair.....	2
Antenna Erector and Maintenance.....	2	Carpet Floor Installer.....	N
Armed Forces Personnel.....	N	Casino Worker.....	N
Armored Car Driver or Guard.....	2	Catering Services (Other).....	2
Artist.....	N	Cement & Concrete Finisher.....	2
Asbestos Worker.....	N	Census Taker.....	2
Asphalt Pavor/Worker.....	2	Chauffer.....	N
Athlete (Professional or Semi-Professional).....	N	Check Cashing Service.....	2
Athletic Coach/Trainer – not professional.....	N	Child Care Worker.....	2
Author, Journalist, Writer (Free Lance).....	2	Chimney Sweep.....	2
Auto Body Repair (Painter, Customizer, Pinstriper).....	N	Circus Employee.....	N
Auto Mechanic.....	2	Cleaners & Dryers, Laundries (Other).....	2
Aviation (Pilots, Flight Attendants).....	N	Coach.....	N
Bailiff.....	N	Collection Agency (Other).....	2
Barber.....	2	Commodity Broker/Floor Trader.....	2
Barber Shops, Beauty Parlors.....	2	Composer.....	2
Bartender.....	2	Concrete & Cement Finisher.....	2
Beautician.....	2	Construction (Unskilled Labor).....	2
Bellboy, Bellhop, Bell Captain.....	2	Correction Officer.....	N
Bicycle Repair/Mechanic.....	2	Cosmetologist.....	2
Billboard Erector.....	N	Couriers/Express Mail Services.....	N
Blacksmith.....	2	Craneman, Crane Operator.....	2
Blaster.....	N	Custodian.....	2
Boom Operator (Motion Pic./TV).....	2	Day Care Center (not at home) (Other).....	2
Bowling Alley Manager or Cashier.....	N	Deliveryman (Long haul, not home every night).....	N
Bricklayer.....	2	Demolition Specialist.....	N
Broker (on trading floor).....	2	Detectives, Private.....	2
Bridge or Dam Worker.....	N	Dishwashers, Busboys.....	N
Building Mover or Wrecker Other.....	2	Diver.....	N
Building Services (Other).....	2	Dock Workers.....	2
Bulldozer Operator.....	2	Domestic Servant.....	N
Bus Boy.....	N	Driver (Long haul, not home every night).....	N

Dry Cleaner (Other) .....	2	Lumberyard Workers (Loaders, Truckers, Pilers, Other) .....	2
Electrical Appliance Repair .....	2	Mail Carrier .....	N
Electrical (Powerline, Other) .....	2	Manicurist.....	2
Escort Service .....	N	Marine Industry (Merchant Seaman).....	N
Exercise Instructor .....	2	Marine Industry (Others, No Commercial Fishermen) .....	2
Exotic Dancer .....	N	Marine Industry (Other Workers) .....	2
Explosive Handler.....	N	Mason.....	2
Express Mail Delivery .....	N	Masseur/Masseuse.....	2
Fashion Model .....	N	Meat Pack Plant (Others) .....	2
Federal Marshal .....	N	Migrant Worker .....	N
Federal Employee.....	**	Military Personnel.....	N
Fire Fighter.....	N	Mining Industry .....	N
Fire Marshall.....	N	Model .....	N
Fish & Game Warden .....	N	Motivational Speaker.....	N
Fisherman .....	N	Moving & Storage Companies (Packer, Others, Not Driving)...	2
Flight Attendant .....	N	Municipal Employee .....	**
Flight Instructor .....	2	Musician (Others) .....	N
Forest Ranger/Forester .....	N	Nanny .....	2
Furniture Mover.....	2	Nurse (Private Duty) .....	N
Furniture Restorer.....	2	Nurse (Nurses Aide, CNA, Not in Home).....	2
Furniture Upholsterer.....	2	Nursing Assistant .....	2
Furrier.....	2	Orderly (Hospital).....	2
Gambling Casino (Owner) .....	N	Packing & Slaughter House (Other).....	2
Game Warden .....	N	Park Superintendent, Ranger.....	N
Garbage Collector .....	2	Parking Lot Attendant.....	2
Garbage Mechanic .....	2	Parole Officer.....	N
Gardener (Full Time, Not Seasonal) .....	2	Photographer (Freelance) .....	2
Gas Station Attendant .....	2	Piano/Safe Mover .....	N
Golf Instructor/Pro.....	N	Police Officer, Inspector, Chief, Deputy, Detective .....	N
Government Employee.....	N	Porter .....	2
Graphic Artist/Designer (Freelance).....	2	Post Office Employees .....	N
Greens Keeper .....	2	Prison Warden.....	N
Grounds Keeper .....	2	Private Investigator .....	2
Guard.....	N	Probation Officer .....	N
Guide (Travel/Tour).....	2	Quarry Workers (Skilled & Other).....	2
Hairdresser.....	2	Racing Employee.....	N
Hairstylist .....	2	Reducing Salon .....	2
Health Club Manager .....	2	Referee .....	N
Heavy Equipment Operator .....	2	Restaurants (Other).....	2
Helicopter Pilot.....	N	Rodeo Performer.....	N
Home Health Care Worker .....	N	Roofer.....	N
Horse Tender/Trainer (Not Riding) .....	2	Rug Cleaner .....	2
Hospital Attendant, Orderly or Aide.....	2	Sanitation Worker .....	2
Hotels and Motel (Housekeeper, Bellboy) .....	2	Screenwriter (freelance).....	N
Housewives, Homemakers, Housekeeping .....	N	Sculptor.....	N
Illustrator (Freelance).....	2	Security Guard .....	N
Internal Revenue Agent .....	N	Set Designer .....	2
Iron, Steel Worker (Structural) .....	N	Sheriff .....	N
Jailer .....	N	Shoe Shine Parlors .....	2
Janitors .....	2	Signs and Billboards (Other) .....	N
Jockey .....	N	Singer.....	N
Journalist (freelance).....	2	Skating Rink Employee .....	N
Junk Dealer/Owner/Yardworker.....	2	Skiing Instructor.....	N
Kennel.....	2	Sports Team .....	N
Landscape/Horticulture Services (Other) .....	2	Steel Worker, Structural.....	N
Lifeguard.....	N	Steeplejack .....	N
Lineman.....	2	Steward, Stewardesss, Airline.....	N
Liquor Distribution (Drivers, Delivery) .....	N	Stockbroker.....	2
Liquor Distribution (Warehouse) .....	2	Street Cleaner.....	2
Liquor Manufacture (Laborer, Unskilled Workers).....	2	Stucco Worker.....	2
Liquor Sales (Waiter, Waitress) .....	2	Subway/Tunnel Construction .....	N
Liquor Sales (Dishwasher, Busboys) .....	N	Tanner.....	2
Livestock (Shepherd, Shearer, Other) .....	2	Tax Agent/Official.....	N
Longshoreman .....	2	Taxicab Companies (Others).....	N
Lumber Industry .....	N	Theater Industry Employee .....	N

Tile Setter.....	2
Tire Repairer or Changer .....	2
Tour Guide.....	2
Tow Truck Driver.....	2
Town Clerk .....	N
Transportation Industry (rail, bus, air) — (Baggage Handlers, Porters, Conductors, Engineers, Mechanics, Track Workers, Other Skilled Workers) .....	2
Transportation Industry (rail, bus, air) — (Truck Drivers, Bus Drivers).....	N
Trapper .....	2
Trash Collector .....	2
Tree Surgeon, Pruner, Trimmer.....	2
Truck Drivers .....	N
Umpire .....	N
Upholsterer .....	2
Usher.....	2
Vending Machine Worker.....	N
Video Arcades .....	2
Vocalist .....	N
Waiter/Waitress .....	2
Warehouseman.....	2
Watchman.....	N
Welder (Ground, Platform) .....	2
Welder (Structural Work) .....	N
Welfare Workers.....	N
Window Washer.....	2

# State Variations

The information below gives a brief summary of the key state variations for the Critical Illness Rider, Chronic Illness Rider, Disability Income Riders and the Unemployment Benefit Rider available on the Alliance Solutions portfolio.

## Critical Illness Rider (Does not apply to Select Term, please see below)

### Connecticut

Critical Illness Rider is not available in this state.

### District of Columbia (D.C.) (CRT01 1005 DC)

Add the following as a qualifying event: A medical condition which a physician has certified is reasonably expected to result in death 12 months or less after the date of certification.

### Illinois (CRT01 1005 IL)

The maximum for this benefit will be the lesser of 75% of the initial face amount or \$500,000.

### Ohio (CRT01 1005 OH)

There is no waiting period for this benefit.

### Pennsylvania (CRT01 1005 PA)

Add the following as a qualifying event: A medical condition which a physician has certified is reasonably expected to result in death 6 months or less after the date of certification.

Benefits are effective upon the effective date of the policy; there is no 30 day waiting period.

### Texas (CRT01 1005TX)

The following applies to the waiting period: No accelerated benefit will be paid for any confinement to a long term care facility or hospitalization resulting from a qualifying event that occurs on or before the 30th day following the effective date of this rider unless such a qualifying event directly resulted from accidental injury.

### Washington

Critical Illness Rider is not available in this state.

## Chronic Illness Rider

### Alabama (CRN01 1005 AL)

The policy must be in force 30 days before benefits are available.

### Connecticut

Chronic Illness Rider is not available in this state.

### Illinois (CRN01 1005 IL)

The maximum for this benefit will be the lesser of 75% of the initial face amount or \$500,000. The policy must be in force 30 days before benefits are available.

### Indiana (CRN01 1005 IN)

The policy must be in force 30 days before benefits are available, unless you become chronically ill due to an accident, then there is no waiting period.

### Louisiana (CRN01 1005 LA)

The policy must be in force 30 days before benefits are available, unless you become chronically ill due to an accident, then there is no waiting period.

### Maryland (CRN01 1005 MD)

The policy must be in force 30 days before benefits are available, unless you become chronically ill due to an accident, then there is no waiting period.

### Minnesota (CRN01 1005 MN)

The definition for Chronic Illness has changed to: Chronically Ill means that the Insured has been certified, within the last 12 months, by a Licensed Health Care Practitioner as having a condition that usually requires continuous confinement in an eligible institution if the Insured is expected to remain there for the rest of the Insured's life.

The policy must be in force 30 days before benefits are available, unless you become chronically ill due to an accident, then there is no waiting period.

If this benefit is elected, the benefit must be made in a lump sum; pro-rated benefits over time (such as monthly payments) are not allowed.

### North Carolina (CRN01 1005 NC)

The policy must be in force 30 days before benefits are available due to an illness. The policy must be in force 2 years before benefits are available due to an accident.

**Oregon (CRN01 1005 OR)**

The definition for Chronically ill has changed to: The insured has been certified, within the last 12 months, by a licensed health care practitioner as: any condition that usually requires continuous confinement in an eligible institution, if the insured is expected to remain there for the rest of the insured's life.

**Pennsylvania (CRN 1005 PA)**

The policy must be in force 90 days before benefits are available.

**Texas (CRN01 1005 TX)**

The policy must be in force for this benefit to be available (no waiting period).

**Washington (CRN01 1005 WA)**

Chronic Illness Rider is not available in this state

**Disability Income Riders****Disability Income Riders are not available in the following states:**

California  
Illinois  
Missouri  
Oregon  
Utah  
Washington

**Maryland**

The waiting period is 180 days for both Disability Income Riders.

**Montana**

Normal pregnancy and complications of pregnancy are not excluded from coverage.

**South Carolina**

You will not be considered totally disabled and the monthly disability income benefit will be terminated if you are engaged in any occupation for wage or profit during the benefit paying period.

**Texas**

There is no pre-existing condition limitation. DIR exclusion riders are not available (so it will be accept, reject).

**Unemployment Benefit Rider****The Unemployment Benefit Rider is not available in the following states:**

California  
Florida  
Maryland  
Massachusetts  
Minnesota  
Missouri  
Montana  
North Dakota  
South Carolina  
Tennessee  
Vermont  
Virginia  
Washington

**Critical Illness Rider****Select Term only****Illinois (CRT02 0408 IL)**

In the title, "Critical Illness" is replaced with "Critical Covered Conditions". The covered conditions are: Myocardial Infarction (Heart Attack), Stroke, Life-Threatening Cancer, End-Stage Renal Disease, Major Organ Transplant, and Accidental Paralysis/Paraplegia.

**Indiana (CRT02 0408 IN)**

The waiting period is waived in the case of accidental injury.

**Missouri (CRT02 0408 MO)**

The following is added to the Waiting Period: "Coverage for a condition that results from symptoms or medical problems of the Insured that occur within the Waiting Period is limited to \$500."

For exclusions of benefits, self-inflicted injury, suicide or attempted suicide must occur "while sane".

**Montana (CRT02 0408 MT)**

The title is changed to "Critical Illness and Injury Accelerated Death Benefit Rider"

Pre-existing Condition is redefined as "a condition for which medical advice, diagnosis, care or treatment was recommended to or received by the Insured within the three (3) years preceding the effective date of coverage, which is the Rider Effective Date."

**North Dakota (CRT02 0408 ND)**

The following is deleted from the Pre-existing Condition definition: “means the existence of symptoms that would cause an ordinarily prudent person to seek medical consultation, advice or treatment within one (1) year immediately preceding the Rider Effective Date. Pre-existing Condition also”

The following is deleted from Limitations and Exclusions of Benefits: “Participation in hazardous sports and/or activities”

**New Hampshire (CRT02 0408 NH)**

“Severe” is added in front of the term “stroke” whenever used.

“Terminal” replaces the term “life threatening” when referring to cancer.

Pre-existing Condition is redefined as “a condition for which medical advice, diagnosis, care or treatment” was actually recommended by or received or sought from a Physician during six months immediately preceding the Rider Effective Date.”

**Nevada (CRT02 0408 NV)**

Under Pre-existing Condition, the time limits of one year and 2 years are both changed to 6 months.

**Ohio (CRT02 0408 OH)**

The following is added to Accidental Paralysis/Paraplegia:- Benefits for Accidental Paralysis/Paraplegia will become effective immediately and are not subject to a waiting period. The paralysis must continue for a period of 90 (instead of 180) days.

The section on pre-existing conditions is deleted

The definition of waiting period changes to “a period of twenty-nine (29) days in which the Insured must be continuously covered under this Rider after the Rider Effective Date or the last Reinstatement date of the Policy before becoming eligible for the Benefit Amount resulting from one of the Covered Conditions. Benefits from a Covered Condition that directly results from accidental injury are not subject to the twenty-nine (29) day waiting period.”

The following is deleted from the Limitations and Exclusions of Benefits: We will not pay any elected benefit under this Rider for a Covered Condition that occurs during the first two (2) years after the Rider Effective Date, if the condition is defined as a Pre-existing Condition.

Under the Limitations and Exclusions of Benefits, “suicide or attempted suicide” is replaced with “during the Policy’s Incontestability provision.”

The following conditions are removed from the Limitations and Exclusions of Benefits: Participation in hazardous sports and/or activities; or Participation in, or attempting to participate in, a felony, riot or insurrection; or Participation in an illegal occupation, or Intoxication or the voluntary use of any drug, whether legal or illegal, unless administered by a Physician and taken according to the Physician’s instructions or the dosage directions.

**Oregon (CRT02 0408 OR)**

The definition of pre-existing condition is removed.

The waiting period is redefined as a period of 29 days in which the Insured must be continuously covered under this Rider.

The following is added to the definition of a waiting period: “resulting from one of the Covered Conditions. Benefits from a Covered Condition that directly results from accidental injury are not subject to the twenty-nine (29) day waiting period.”

Under Limitations and Exclusions, “We will not pay any elected benefit under this Rider for a Covered Condition Diagnosed during the Waiting Period unless the Covered Condition directly results from accidental injury” replaces “We will not pay any elected benefit under this Rider for a Covered Condition that occurs during the first two (2) years after the Rider Effective Date, if the condition is defined as a Pre-existing Condition.”

Under Limitations and exclusions, hazardous sports and/or activities is redefined as “any of the following activities: motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing or any related hazardous activities”

**South Dakota (CRT02 0408 SD)**

Pre-existing condition is redefined as “a condition that would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment during the twelve (12) months immediately preceding the Rider effective date. Pre-existing Condition also means a condition for which medical advice, diagnosis, care, or treatment was recommended or received during the twelve (12) months immediately preceding the Rider effective date.”

This rider will not pay any elected benefit under this Rider for a Covered Condition that occurs during the first twelve (12) months after the Rider Effective Date, if the condition is defined as a Pre-existing Condition.

**Tennessee (CRT02 0408 TN)**

For the definition of life-threatening cancer, “tumors in the presence of HIV” is included; Pre-cancerous Carcinoma in situ is excluded.

**Texas (CRT02 0408 TX)**

The Pre-existing Condition section is removed.

The following is added to the Benefits section:

“Provided the Policy is In Force at the time of the death of the Insured, any portion of the death benefit remaining after reduction of the death benefit due to payment of any acceleration-of-life-insurance benefit referred to in this section and related charges, interest or liens, shall be paid upon the death of the Insured.”

The following is removed from the Limitations and Exclusions section: “We will not pay any elected benefit under this Rider for a Covered Condition that occurs during the first two (2) years after the Rider Effective Date, if the condition is defined as a Pre-existing Condition.”

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Alliance Solutions Select Term (Policy Form #TL03 1005), Alliance Solutions Advantage Term (Policy Form # ICC09 TL12 0709, TL12 0709) are level term insurance policies, and Alliance Solutions UL (Policy Form #UL01 1005) is a universal life insurance policy, all issued by Western Reserve Life Assurance Co. of Ohio, Columbus, OH.

Policy and rider form numbers may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION



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