

Term Life Express 10, 15, 20, 30

Life Insurance to help protect your home and your lifestyle



NY PLAN HIGHLIGHTS

FULL GUARANTEE (THE PREMIUM IS GUARANTEED FOR THE ENTIRE TERM)

- 10-year term
- 15-year term
- 20-year term
- 30-year term

ISSUE AGES BASED ON AGE LAST BIRTHDAY

18-65 (10-year term product)
 18-65 (15-year term product)
 18-60 (20-year term product)
 18-50 (30-year term product)

SIMPLIFIED UNDERWRITING

Face Amounts: \$25,000 - \$300,000 ages 18-50
 \$25,000 - \$250,000 ages 51-65
Risk Classes: Standard nontobacco
 Standard tobacco

PREMIUM MODES

Annual (1.00)
 Semiannual (.52)
 Quarterly (.275)
 Monthly BSP (.089)

POLICY FEE

\$60 per year

PRODUCT FEATURES INCLUDED IN THE COVERAGE

COMMON CARRIER DEATH BENEFIT PROVISION

This provides an additional death benefit equal to 100 percent of the original face amount, or \$250,000, whichever is less. If the base insured dies in an accident while a fare-paying passenger on a common carrier (e.g., airplane, train, bus, etc.) we will pay the beneficiary the additional amount.

ADDITIONAL FEATURES AVAILABLE TO CUSTOMIZE A POLICY

ACCIDENTAL DEATH BENEFIT RIDER

(Form: 433Y-0682) This rider can only be added at issue and the issue age of the base insured must be 18-55. The rider terminates and the premiums stop at the earlier of the end of the level period or the anniversary date of the policy following the insured attaining age 65. The benefit amounts available are based on the issue age of the base insured and are as follows:

- Minimum ADB amount: \$10,000
- Maximum ADB amount: issue ages 18-25: \$100,000;
 26-55: \$250,000
- Or one times the face amount, whichever is less

DEPENDENT CHILDREN'S RIDER

(Form: 4005Y) The rider can only be added at issue and is available for the base policyholder only. Face amounts are \$5,000 and \$10,000.

The Dependent Children's Rider terminates and the premiums stop at the earlier of the anniversary date following the insured's age 65 or when the youngest child attains age 23. The rider covers all unmarried dependent children (age 15 days through 20 years) who are members of the insured's household and listed in the application. Children born or adopted after issue of this rider are included automatically when they attain the age of 15 days. When the coverage on a child expires, the child may, without evidence of insurability, convert to any form of permanent life insurance up to \$5,000 for every \$1,000 of insurance.

DISABILITY WAIVER OF PREMIUM RIDER

(Form: 912Y-0309) – If the Insured becomes totally disabled and is unable to work, the company will waive the premium for the base policy and all riders through the level period. The elimination period is 90 days. This rider is not available if the proposed Insured is rated substandard and/or has a temporary or permanent flat extra. This benefit will continue as long as the Insured is disabled. If the Insured does not become disabled prior to the earlier of the level period or age 60, the benefit is

no longer available. The premium drops off on the anniversary date of the level period or the anniversary date following the Insured's 60th birthday. The definition of disability will be "any occupation." "Any Occupation" disability is defined as the Insured's inability to substantially perform the usual and customary way the essential duties of any occupation for which the Insured may qualify by reason of education, training or experience. The premium will be a percent of total premium for the base policy and all riders.

RENEWABILITY

Policies may be renewed annually without evidence of insurability in the year following the term period, and thereafter, to age 80.

CONVERSIONS

Term Life Express is convertible during the first five policy years only. Cannot be converted to a fully underwritten product.

POLICY EXCLUSIONS

The policy's face amount will not be paid if death results from suicide within two years of the date of issue. Instead, Companion Life Insurance Company will pay the sum of premiums paid since issue.

ADDITIONAL POLICY INFORMATION

- Any premium paid for the period beyond the policy month in which you die will be paid to the beneficiary as part of the death benefit.
- The policy includes a free-look provision. If you are not satisfied with your policy, return it to us or your Companion Life Insurance Company agent within 20 days of the date the policy is in force. The premium paid will be refunded and your policy will be cancelled.

Underwritten by:

COMPANION LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Home Office: Hauppauge, NY 11788-2934

mutualofomaha.com



Product base plans, provisions, features and riders are approved in New York only.

Policy forms:

Full Guarantee

- 10-year level term: 976Y-0415.
- 15-year level term: 913Y-0309
- 20-year level term: 914Y-0309
- 30-year level term: 915Y-0309