

## U.S. Financial - Aries Series

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### U.S. Financial - Aries Series Product Features

Type **Aries 5, 10, 15, 20 and 30** feature level guaranteed rates for 5, 10, 15, 20 and 13 years, respectively. They are guaranteed renewable to age 95 and provide insured with an opportunity for conversion or re-entry.

Plans are convertible to any permanent plan available from U.S. Financial Life, at the same underwriting classification, until one of the following occurs:  
.....Insured's 70th birthday, or  
.....The policy's tenth anniversary for **Aries 15, 20 and 30** or fifth anniversary for **Aries ART, 5 and 10**

Conversion Options

A conversion credit is available.

Partial conversions are available if the remaining face amount meets minimum requirements. No evidence of insurability required.

Age Nearest Birthday

**Aries 5:** 50-80

**Aries 10:** 18-75

**Aries 15:** 18-70

**Aries 20:** 18-65

**Aries 30:** 18-50

Issue Ages *For Washington:*  
**Aries 15:** 18-55  
**Aries 20:** 18-50

*For Oregon:*

**Aries 15:** 18-70

**Aries 20:** 18-63

**Aries 30:** 18-47

Face Amounts Minimum -\$50,000\*

Min/Max \*Minimum premium is \$300

Modal Factors Semi-annual = .52 Quarterly = .275 Monthly = .089

Policy Fee \$100 Annually (Non-Commissionable)

#### **Waiver of Premium:**

Available through issue age 55 (50 for the 30-year plan). Expires on the policy anniversary on or following insured's 60th birthday. (There is only one schedule of rates for this benefit--available on illustration software.)

#### **Children's Insurance Benefit:**

Special Product Provides level term insurance for insured's legally adopted

Features or natural children who are 15 days to 17 years old at issue. (Coverage continues to child's age 25.) Children born to the insured or newly adopted will be covered after they reach 15 days of age. This coverage terminates on the policy anniversary date on or after insured's 65th birthday. Maximum coverage per child is \$10,000. Premium is \$9 per \$1,000 annually.

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## U.S. Financial - Aries Series Underwriting Guidelines

Preferred Non-Smoker  
Super Standard Non-Smoker  
Classes Standard Non-Smoker  
Preferred Smoker  
Standard Smoker

**Aries 5, 10, 15, 20 and 30:** provide a re-entry privilege. At the end of the guarantee level premium period, the insured can submit new evidence of insurability to re-qualify for another period of level premiums. If the insured does not qualify, the original policy may be maintained to age 95 with premiums that increase yearly. Re-entry is not available past the policy anniversary nearest the insured's 65th birthday

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## U.S. Financial - Aries Series State Approvals

Aries Term is approved in the following states: WA

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