

U.S. Financial - Right Term

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U.S. Financial - Right Term Product Features

Type Right Term rates are guaranteed to remain level throughout the initial level period. All the plans are guaranteed renewable to age 95 and provide the policy owner with an opportunity for conversion and/ or re-entry.

Conversion Right Term is convertible to any permanent, level premium life product that U.S. Financial issues on the date of the new policy. The premium class for the new policy will reflect the premium class for the existing policy at the time of its underwriting. Conversion is available until one of the Options following occurs:

- Insured's 70th birthday
- Tenth policy anniversary for the Right Term 15, 20, 30
- Fifth policy anniversary for the Right Term 5 and 10

Age Nearest Birthday

Issue Ages **Right Term 5:** 50-80
Right Term 10 18-75
Right Term 15 18-70
Right Term 20 18-65
Right Term 30 18-49

Minimum: \$100,000

Minimum Premiums

Face Amounts

- Min/Max
- \$300 annually
 - \$156 semi-annually
 - \$82.50 quarterly
 - \$26.70 PAC

Modal Factors Semi-annual = 0.52 Quarterly = 0.275 Monthly = 0.089

Policy Fee \$100 (noncommissionable)

Special Product Children's Insurance Benefit
Features Waiver of Premium

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U.S. Financial - Right Term Underwriting Guidelines

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

Right Term 5, 10, 20 and 30 provide 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 Re-entry 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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Features

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U.S. Financial - Right Term State Approvals

Available in all states except: NY WA

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