Leaders Lifetime
Direct Term to 100

Leaders Life Insurance Company

Benefits. Simplified.

Direct Term Life Insurance to Age 100

Leaders Life Insurance Company

PLAN FACTS*

Term Life Insurance to Age 100 - Choose the coverage that fits your needs, with benefit amounts ranging from $10,000 to $150,000 for ages 18–70. Your premium and death benefit remain guaranteed through age 100, as long as premiums are paid.

Simplified Issue - Apply through a simplified underwriting process based on height and weight, health questions, and an MIB review. No medical exam is required.

Cash Value* - The coverage has the potential to build cash value, subject to the terms of the policy. If requirements are met, cash value can be used for an Automatic Premium Loan, Extended Term Insurance, or will be distributed to the policy owner at the time of surrender.

Residency Requirements – All individual insureds, including those covered under riders, must legally reside within the United States.

Tobacco/Non-Tobacco Rates - Non-Tobacco rates are available if you have not smoked tobacco, smoked marijuana, vaped, used e-cigarettes, or used smokeless tobacco within the past 12 months.

AVAILABLE RIDERS*

Spouse Term Rider* - Coverage is available for your spouse ages 18-60 with Simplified Underwriting. Spouse's may be covered for up to 50% of your selected coverage amount, with a minimum of $5,000 and a maximum of $50,000. The coverage expires at age 65, or after 10 years for issue ages 56-60. A whole life conversion option is available when the rider expires for continued coverage.

Child Term Rider* - Coverage is available for your eligible unmarried dependent children under age 26, whether natural, step, or legally adopted, and listed on the application with Simplified Underwriting. This rider provides $10,000 of coverage for $5.40 per month. Any new children born or legally adopted after the policy is issued are automatically covered 14 days after birth. When each covered child turns age 26, the option is available to convert the coverage to a $10,000 whole life policy.

Accidental Death Benefit Rider* - This rider doubles the primary insured's life insurance coverage in the event of death caused by an accident. Available for applicants ages 18–60, with premiums at 13¢ per thousand, per month. The rider expires at age 65. Not available for the Spouse or Child Term Riders.

Critical Illness Rider* - This rider pays a lump sum equal to 30% of the primary insured's life insurance coverage amount if they are diagnosed with one of five major health conditions:

- A severe heart attack, severe stroke, life-threatening cancer, cardiac surgery (bypass or transplant), or a terminal condition with a life expectancy of 12 months or less.
- Available for applicants ages 18-70, not available on Spouse or Child Term Riders.
- If this benefit is paid, the total coverage amount will be reduced by 30%. After a one-year waiver of premium, the base premium will also decrease by 30% to match the new coverage level.

Chronic Condition Rider* - This rider pays 60% of the primary insured's life insurance coverage amount, either in twelve monthly payments or as a single lump sum, if they experience a qualifying chronic condition.

- The primary insured may be eligible for this benefit if a licensed health care provider certifies that they are unable to perform at least two Activities of Daily Living (such as bathing, dressing, toileting, eating, transferring, or continence), or
- If they require substantial supervision due to a permanent severe cognitive impairment, including dementia, or
- Have a terminal condition with a life expectancy of 12 months or less.
- Available for applicants ages 18–70, not available on Spouse or Child Term Riders.
- If this benefit is paid, the total coverage amount will be reduced by 60%. After a one-year waiver of premium, the base premium will also decrease by 60% to match the new coverage level.

Benefits. Simplified.