

Alliance Solutions Advantage Term 20 - Year Term Life Insurance Quote

Supplemental Quote - Summary of Coverages

Male 50
Male Age 50 Preferred Choice
Riders: None

Initial Monthly Premium: \$266.00
Death Benefit: \$1,000,000



Life Insurance

Money for your family

Death Benefit
• **\$1,000,000** on the insured.



Accelerated Living Benefits

Money for a terminal, chronic or critical illness

See the following pages for more details on these living benefits that are included in your policy:

- *Accelerated Benefits Rider for Terminal Illness*
- *Accelerated Benefits Rider for Chronic Illness*
- *Accelerated Benefits Rider for Critical Illness*



Additional Benefit

If the insured is involuntarily unemployed...

\$266.00 of premium is waived each month, for up to three months.

Please review policy for all terms, conditions, and exclusions of each benefit listed.

- Alliance Marketing Group LC, is an independent contractor representing Western Reserve Life Assurance Co. of Ohio. Alliance Solutions Advantage Term (policy form #ICC09 TL12 0709) is a term life insurance policy issued by Western Reserve Life Assurance Co. of Ohio, Columbus, Ohio. Policy form and number may vary, and this product may not be available in all jurisdictions.
- The quote assumes that the illustrated elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than shown. All quoted elements are subject to change by the company. This supplemental quote must be accompanied by a complete basic policy quote, so please refer to the basic policy quote for your life insurance policy's guaranteed elements and other important policy and rider information.
- Any benefits provided by the policy will be reduced if an accelerated death benefit is paid. Benefits include net death benefit, specified amounts, current face amount, cash values, and net surrender values. Benefits accelerated may be taxable and affect eligibility to public assistance in some jurisdictions.
- Please consult your own tax advisor regarding your particular situation.

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Please review policy for all terms, conditions, and exclusions of each benefit listed.



Accelerated Living Benefits

These benefits are automatically included in your policy. These benefits give the choice to access the death benefit if you have a terminal, chronic or critical illness. If you choose to elect less than the amount illustrated below, the remaining death benefit amount will be higher. This policy gives flexibility and protection at times when you may need it most.



Terminal Illness

Accelerated benefits rider for terminal illness

Benefit amount shown assumes the maximum election of 100% acceleration of the policy death benefit. \$428,669 payable to the owner.

Remaining policy death benefit in effect after payout = \$500,000



Chronic Illness

Accelerated benefits rider for chronic illness

Benefit amount shown assumes the maximum election of 90% acceleration of the policy death benefit. The benefit is paid out monthly up to 2% for the maximum period of 45 months. Monthly benefit amount depends upon the severity of the chronic illness and its impact upon life expectancy.

Estimated Maximum Monthly Accelerated Payout

Age at Claim	SEVERITY		
	← Moderate	Severe	→ Life Threatening
52	\$5,883	\$7,690	\$9,627
60	\$6,772	\$8,288	\$9,834
69	\$7,215	\$8,387	\$9,570

Remaining policy death benefit in effect after the maximum payout = \$500,000.

Premiums will be reduced proportionately and will continue to be payable on the reduced death benefits remaining.



Critical Illness

Accelerated benefits rider for critical illness

Benefit amounts shown assumes an election of 90% acceleration of the policy death benefit. Benefits are based on the severity of the illness and its impact upon life expectancy.

Estimated Maximum Accelerated Payout

Age at Claim	SEVERITY		
	← Moderate	Severe	→ Life Threatening
52	\$281,685	\$363,819	\$442,207
60	\$315,158	\$383,629	\$448,070
69	\$329,229	\$382,616	\$434,427

Remaining policy death benefit in effect after the maximum payout = \$500,000.

Premiums will be reduced proportionately and will continue to be payable on the reduced death benefits remaining.

- Severity is based on the effect the illness has on the insured's life expectancy (per the industry standard 2001 CSO mortality table). Moderate means life expectancy is reduced 50%; severe means life expectancy is reduced 70%; and life threatening means life expectancy is reduced 90%.
- For terminal illness, the maximum benefit is 100% of the initial face amount or \$500,000, whichever is less. For chronic illness, the maximum benefit is 90% of the initial face amount or \$500,000, whichever is less. For critical illness, the maximum benefit is all or a portion of the death benefit, or \$500,000 whichever is less. The maximum total amount of lifetime benefits that can be accelerated for any insured under all accelerated benefit riders is \$500,000.

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Western Reserve Life Assurance Co. of Ohio

Home Office: Columbus, Ohio
Administrative Office: 4333 Edgewood Road NE
Cedar Rapids, IA 52499

**Alliance Solutions Advantage Term
20 - Year Term Life Insurance Quote**

Policy Form ICC09 TL12 0709

Designed for
Male 50

Agent/Representative
MARK RODEN
2735 WIND RIVER LN #151
DENTON, TX 76210
940-387-0407
866-402-3483
mark@markroden.com

Depending on the state of issue, Your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in Your Policy.

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Narrative Summary

Male 50	Initial Monthly Premium:	\$266.00
Male Age 50 Preferred Choice	Death Benefit:	\$1,000,000
Riders: None		

Basic Life Insurance Quote

Advantage Term ICC09 TL12 0709 (may vary by state)	The Alliance Solutions Advantage Term life insurance Policy You are considering provides a level Death Benefit until age 95. If the Insured dies prior to age 95 and the Policy is still In Force, the Policy's Death Benefit will be paid to Your Beneficiary. This quote, or any other quote, is not considered a proper written request for Policy changes or termination of benefits.
Conversion	While In Force You may convert the Policy, without evidence of insurability, to a permanent life insurance Policy, of equal or lesser amount, offered by the Company at the time of conversion, subject to the Issue Age and amount limits of the new Policy. The conversion must occur prior to the earlier of Age 70 or the first premium increase date.
Riders	No riders are included in this quote.
Other Benefits	The benefits below are either automatically included or optional as part of Your Policy.
Terminal Illness Accelerated Death Benefit Rider	Terminal Illness Accelerated Death Benefit Rider: 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 and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation.
Chronic Illness Accelerated Death Benefit Rider	Chronic Illness Accelerated Death Benefit Rider: Allows the policyowner to accelerate the death benefit if the insured becomes chronically ill. Chronically ill means that the insured has been certified, within the last 12 months, by a licensed health care practitioner as being unable to perform two of the six activities of daily living without assistance from another person, or being severely cognitively impaired for at least 90 consecutive days. The activities of daily living include: bathing, continence, dressing, eating, toileting and transferring. No accelerated benefits will be paid under this rider during the first 2 years it is in effect. After a 90 day waiting period, the policyowner can accelerate up to 24% of the initial death benefit amount annually. The benefit can also be accessed monthly up to 2%; quarterly up to 6% or semi-annually up to 12% of the death benefit. The maximum amount of lifetime benefits that can be accelerated for an insured is 90% of the initial face amount or \$500,000, whichever is less. However the actual payment will be, minus adjustments, less than the portion of the death benefits accelerated because the benefits are paid prior to death. Benefits may be subject to taxation. Benefits vary by jurisdiction, please see rider for details.
Critical Illness Accelerated Death Benefit Rider	Critical Illness Accelerated Death Benefit Rider: Allows the policyowner to accelerate the death benefit if the insured becomes critically ill. A critical illness is one of the qualifying events: heart attack, stroke, ALS (Lou Gehrig's disease), diagnosis of certain cancers, kidney failure and major organ transplant. After a 30 day waiting period, the policyowner can access the death benefit up to the maximum total amount of lifetime benefits for an insured under all accelerated death benefit riders, which is \$500,000. However the actual payment will be, minus adjustments, less than the portion of the death benefits accelerated because the benefits are paid prior to death. Benefits may be subject to taxation. Benefits vary by jurisdiction, please see rider for details.
Unemployment Benefit Rider	Unemployment Benefit Rider: This extra benefit provides for waiver of monthly premium payments deposited into Your Policy Value in the event of involuntarily unemployment for three consecutive months after a 90 day waiting period. Once this benefit is paid, this rider will Terminate. The Unemployment must begin while this rider and the Policy are In Force, and prior to the Expiry Date. There is no premium for this rider.

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Alliance Solutions Advantage Term 20 - Year Term Life Insurance Quote

Tabular Detail

Male 50
Male Age 50 Preferred Choice
Riders: None

Initial Monthly Premium: \$266.00
Death Benefit: \$1,000,000

Age	Year	Guaranteed Death Benefit	Guaranteed Annual Premium
51	1	1,000,000	3,192.00
52	2	1,000,000	3,192.00
53	3	1,000,000	3,192.00
54	4	1,000,000	3,192.00
55	5	1,000,000	3,192.00
56	6	1,000,000	3,192.00
57	7	1,000,000	3,192.00
58	8	1,000,000	3,192.00
59	9	1,000,000	3,192.00
60	10	1,000,000	3,192.00
61	11	1,000,000	3,192.00
62	12	1,000,000	3,192.00
63	13	1,000,000	3,192.00
64	14	1,000,000	3,192.00
65	15	1,000,000	3,192.00
66	16	1,000,000	3,192.00
67	17	1,000,000	3,192.00
68	18	1,000,000	3,192.00
69	19	1,000,000	3,192.00
70	20	1,000,000	3,192.00
71	21	1,000,000	110,029.56
72	22	1,000,000	123,606.00
73	23	1,000,000	135,198.00
74	24	1,000,000	150,685.56
75	25	1,000,000	168,084.00
76	26	1,000,000	186,795.00
77	27	1,000,000	206,451.00
78	28	1,000,000	227,545.56
79	29	1,000,000	249,259.56
80	30	1,000,000	272,307.00

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Male 50
Male Age 50 Preferred Choice
Riders: None

Initial Monthly Premium: \$266.00
Death Benefit: \$1,000,000

Age	Year	Guaranteed Death Benefit	Guaranteed Annual Premium
81	31	1,000,000	303,807.00
82	32	1,000,000	339,349.56
83	33	1,000,000	379,953.00
84	34	1,000,000	426,279.00
85	35	1,000,000	477,844.56
86	36	1,000,000	533,725.56
87	37	1,000,000	593,260.56
88	38	1,000,000	656,082.00
89	39	1,000,000	721,150.56
90	40	1,000,000	789,295.56
91	41	1,000,000	861,304.56
92	42	1,000,000	905,635.56
93	43	1,000,000	969,213.00
94	44	1,000,000	999,999.96
95	45	1,000,000	999,999.96

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**Alliance Solutions Advantage Term
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Supplemental Footnotes**

Male 50	Initial Monthly Premium:	\$266.00
Male Age 50 Preferred Choice	Death Benefit:	\$1,000,000
Riders: None		

PREMIUM INFORMATION

Premiums in this quote are assumed to be paid on a(n) Monthly basis.

Coverage	Initial Monthly Premium	Death Benefit	Expires at End of Policy Year
Base Policy	\$266.00	\$1,000,000	45
Total Monthly Premium	\$266.00		
Initial Total Annualized Premium	\$3,192.00		

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Alliance Solutions Advantage Term 20 - Year Term Life Insurance Quote Comparison Quote

Male 50	Initial Monthly Premium:	\$266.00
Male Age 50 Preferred Choice	Death Benefit:	\$1,000,000
Riders: None		

Modal Premiums	10 Year Term	15 Year Term	20 Year Term	30 Year Term
Annually	\$2,010.00	\$2,540.00	\$3,040.00	\$5,110.00
Semi-Annually	\$1,025.10	\$1,295.40	\$1,550.40	\$2,606.10
Quarterly	\$522.60	\$660.40	\$790.40	\$1,328.60
Monthly	\$175.88	\$222.25	\$266.00	\$447.13

Coverage	Specified Amount	Monthly Premium Detail			
		10 Year Term	15 Year Term	20 Year Term	30 Year Term
Base Policy	\$1,000,000	\$175.88	\$222.25	\$266.00	\$447.13
Total Monthly Premium		\$175.88	\$222.25	\$266.00	\$447.13

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