

# Term 30-G

## Term Life Insurance



Prepared on  
March 20, 2019 for  
**Maryam Sarah Ahmad**

Presented by  
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LANHAM, Maryland 20706-6312

Product issued by  
**Life Insurance Company of the Southwest®**

Term 30-G, [Form Series ICC18-20522] and any applicable riders are underwritten by Life Insurance Company of the Southwest®, Addison, Texas. All rider form series are not available in all states. Riders are optional and may require additional premium. Guarantees are dependent upon the claims-paying ability of the issuing company.

This information is not intended as tax or legal advice. For advice concerning your own situation, please consult with your appropriate professional advisor.

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# Protect Those Who Depend On You

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**Our term life insurance** is an affordable way to provide financial security for those who depend on you. It can give you the peace of mind that comes with knowing your loved ones will be protected in the event you die prematurely. Our optional Accelerated Benefit Riders can help you financially if you suffer from a qualifying Terminal, Chronic, Critical Illness or Critical Injury<sup>1</sup>.

## Our term products may be ideal for those who:

- Want low cost life insurance with guaranteed<sup>2</sup> premiums for a specified period of time.
- Want additional death benefit to supplement permanent life coverage.
- Require a larger amount of insurance but it isn't within your budget right now.
- Are interested in purchasing term life insurance at a low cost and have the option of converting to a permanent policy in the future with no additional evidence of insurability<sup>3</sup>.
- Are interested in purchasing term life insurance with optional riders that can provide living benefits in the event of an illness that is terminal, chronic, or critical, or in the event of a critical injury.

## The death benefit can be used to:

- Protect your home
- Protect your children until they are grown
- Protect your business
- Protect your family now at an affordable cost with the option to convert to permanent in the future
- Help fund college tuition
- Help supplement a spouse's income



We can help  
you meet your  
insurance  
needs.

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1 Accelerated Benefit Riders are optional, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

2 Guarantees are dependent upon the claims-paying ability of the issuing company.

3 Additional coverage or additional riders added to the converted policy may require additional underwriting. All riders may not be available in all states or on all products.

**Life Insurance Company of the Southwest, Addison, TX 75001**

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This Statement is valid for 30 days.

# Term 30-G

## Term Life Insurance

### Summary of Coverages

Maryam Sarah Ahmad  
Female 45 Standard Non-Tobacco  
Riders: ABR, CTR

Face Amount: \$125,000  
Initial Premium: \$54.27 Monthly (EFT)  
State: Maryland

#### Life Insurance



#### Money for those who depend on you

- **Death Protection \$125,000** for Maryam Sarah Ahmad
- **CTR - Children's Term Rider: \$25,000** of coverage on each child until the earlier of the child's age 25 or policy termination.

#### Accelerated Living Benefits



#### Money for a Terminal, Chronic, Critical Illness or Critical Injury<sup>1</sup>

See the following page for more details on these benefits.

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

#### Conversion Privileges



#### If your needs change, convert from Term to Permanent Insurance

No cost conversion feature allows you to convert your term policy to a Life Insurance Company of the Southwest permanent insurance product with no additional evidence of insurability.

The conversion period ends 20 years from the term policy date of issue or age 70 if sooner. Unlike term insurance, permanent insurance builds cash value which can be accessed using policy loans and withdrawals during your lifetime for emergencies, to take advantage of opportunities, or to supplement your retirement income.

The new permanent policy will be issued at an equivalent rate class regardless of changes in health.

#### The use of one benefit may reduce or eliminate other policy and rider benefits.

Riders are optional and may require additional premium.

This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information. Please see the Ledger for guaranteed values and other important information.

<sup>1</sup> Accelerated Benefit Riders are optional, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

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# Term 30-G

## Term Life Insurance

### Summary of Coverages

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Riders: ABR, CTR

Face Amount: \$125,000  
Initial Premium: \$54.27 Monthly (EFT)  
State: Maryland

The optional Accelerated Benefit Riders (ABR) offer you flexibility to access your death benefit if you have a qualifying Terminal, Chronic, Critical Illness or Critical Injury<sup>1</sup>

#### Terminal Illness

As an example, if the full, available death benefit is accelerated, the discounted benefit for Maryam Sarah Ahmad (Base) would be about **\$106,476** at age **50**.

#### Chronic Illness

As an example, if the full, available death benefit is accelerated each month, the monthly discounted benefits for Maryam Sarah Ahmad (Base) are projected to be:

**Age 47:** \$958      **Age 49:** \$1,046      **Age 51:** \$1,136      **Age 55:** \$1,318

#### Critical Illness OR Critical Injury

As an example, if the full, available death benefit is accelerated, the discounted benefits for Maryam Sarah Ahmad (Base) are projected to be:

Age	Category 1 Minor	Category 2 Moderate	Category 3 Severe	Category 4 Life Threatening
47	\$5,151	\$30,864	\$61,919	\$100,577
49	\$6,258	\$33,070	\$63,474	\$100,576
51	\$7,309	\$35,322	\$65,102	\$100,573
55	\$9,161	\$39,943	\$68,614	\$100,555

You can accelerate up to 100% of the death benefit, subject to an ABR Benefit limit of \$1,500,000 on the total death benefit accelerated under this policy for terminal and chronic illness and an ABR Benefit limit of \$1,000,000 on the total death benefit accelerated under this policy for critical illness and critical injury. Any claim for critical illness or critical injury benefits for a given Qualifying Event must be filed within 365 days following the occurrence of such Qualifying Event. For chronic illness, the death benefit you can accelerate is subject to a monthly limit to the lesser of 2% of the discounted death benefit or \$30,000. The death benefit will be reduced by the amount of the death benefit you decide to accelerate. A discount factor will be applied to the death benefit accelerated because it is being paid prior to the actual death benefit. As a result, the actual benefit paid will be less than the amount of death benefit accelerated. Please refer to the Narrative Summary for further information about these riders.

### The use of one benefit may reduce or eliminate other policy and rider benefits.

The sample benefits shown assume current accelerated benefits mortality table and interest at 6.5%. The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete Statement of Policy Cost and Benefit Information.

<sup>1</sup> Accelerated Benefit Riders are optional, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

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# Term 30-G

## Term Life Insurance

### Narrative Summary

Maryam Sarah Ahmad  
 Female 45 Standard Non-Tobacco  
 Riders: ABR, CTR

**Face Amount:** \$125,000  
**Initial Premium:** \$54.27 Monthly (EFT)  
**State:** Maryland

### Plan Description

Term 30-G [Form Series ICC18-20522], is a term life insurance policy that is annually renewable to age 95. Premiums are level for the first 30 years and increase annually thereafter to attained age 95. This policy has no cash value and no dividends are payable.

This policy is convertible during the first 20 years from the date of issue or until age 70 if earlier, but in no case less than 5 years from date of issue, without evidence of insurability to any single life permanent plan of life insurance then sold by us.

The following table summarizes the total first year annualized premium:

Coverage	Benefit Amount	Annualized Premium
Term 30-G	\$125,000	\$489.72
Children's Term Rider (CTR)	25,000	161.52
<b>Total First Year Premium</b>		<b>\$651.24</b>

### Premium Payment Options

This statement assumes premiums are paid on an monthly electronic funds transfer (EFT) basis and are received at the beginning of each billing period.

Your yearly cost will be higher if you choose to pay premiums more frequently than annually. For example, the additional amount you will pay in the first year is as follows:

Premium Frequency	Number of payments per year	Amount of each premium payment	Total premium per year	Amount you will pay each year in addition to the annual premium
Annual	1	\$616.75	\$616.75	\$0.00
Semi-Annual	2	\$314.54	\$629.08	\$12.33
Quarterly	4	\$160.36	\$641.44	\$24.69
Monthly (EFT/Group Bill)	12	\$54.27	\$651.24	\$34.49

This table illustrates the additional amounts that are required in the first year. Additional amounts will be due in future years if premiums are paid more frequently than annually and may vary from the above example.

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### Narrative Summary

Maryam Sarah Ahmad  
 Female 45 Standard Non-Tobacco  
 Riders: ABR, CTR

**Face Amount:** \$125,000  
**Initial Premium:** \$54.27 Monthly (EFT)  
**State:** Maryland

### Rider Description

The following riders are available at no additional premium:

**Accelerated Benefits Rider for Terminal Illness (ABR)** [Form Series ICC10-8844], allows for the payment of a portion of an insured's death benefit if the insured is terminally ill. Terminally ill means that the insured has been certified by a physician as having an illness or chronic condition which can reasonably be expected to result in death in 24 months or less. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

**Accelerated Benefits Rider for Chronic Illness (ABR)** [Form Series ICC10-8844], allows for the payment of a portion of an insured's death benefit if the insured is chronically ill. Chronically ill means that the insured has been certified by a licensed health care practitioner as being unable to perform 2 out of 6 activities of daily living or is cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

**Accelerated Benefits Rider for Critical Illness (ABR)** [Form Series 20287MD], allows for the payment of a portion of the insured's death benefit if the insured experiences a qualifying event covered under the rider. Subject to state approval, the qualifying events may include: aorta graft surgery, aplastic anemia, cancer, cystic fibrosis, diagnosis of ALS (Amyotrophic Lateral Sclerosis), end stage renal failure, heart attack, heart valve replacement, major organ transplant, motor neuron disease, stroke and sudden cardiac arrest. Please see the rider for a complete list of the qualifying events covered. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

**Accelerated Benefits Rider for Critical Injury (ABR)** [Form Series 20288MD], allows for the payment of a portion of the insured's death benefit if the insured experiences a qualifying event covered under the rider. Subject to state approval, the qualifying events may include: coma, paralysis, severe burns and traumatic brain injury. Please see the rider for a complete list of the qualifying events covered. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

### Important Information Regarding Optional Accelerated Benefit Riders

Death Benefits, cash values and loan values (for policies with such values) will be reduced if an Accelerated Benefit is paid. The Accelerated Benefits offered under this rider are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time benefits are accelerated or whether you use the benefits to pay for necessary long-term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefit will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs, such as medical assistance (Medicaid), Aid to Families with Dependent Children, and Supplemental Security Income (SSI). You are advised to consult with a qualified tax advisor and with social services agencies concerning how receipt of such payment will affect you, your spouse's and your family's eligibility for public assistance. Riders are optional and may not be available in all states.

We currently limit the amount of benefits that may be paid under this policy for terminal and chronic illness at \$1,500,000 and we currently limit the amount of benefits that may be paid under this policy for critical illness and critical injury at

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## Term Life Insurance

### Narrative Summary

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Riders: ABR, CTR

**Face Amount:** \$125,000  
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**State:** Maryland

### Rider Description (continued)

\$1,000,000. We reserve the right to change these limits in the future, however the limit will never be less than \$500,000. The maximum death benefit that may be accelerated under chronic illness in any year is the lesser of 24% of the death benefit in effect on the initial election date or \$360,000. These limits vary by state. Once ABR has been added to your policy, please refer to your ABR policy form for specific information.

The following riders are optional and increase the contract premium:

**Children's Term Rider (CTR)** [Form Series ICC16-20324], provides life insurance coverage on all of the insured's eligible children until the earlier of the child's age 25 or policy termination.

- **Benefit Amount:** \$25,000
- **Annualized Premium:** \$161.52

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**Face Amount:** \$125,000  
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### Definition of Key Terms and Column Headings

**Age** - The insured's age as of nearest birthday.

**Face Amount** – The amount used to determine the death benefit.

**Guaranteed Contract Premium** – The annualized guaranteed maximum premium for the term policy based on the premium mode selected.

**Guaranteed Death Benefit** – The policy's guaranteed death benefit.

**Policy Year** – The number of years for which information is being illustrated.

**Rate Class** – The rate class used in this Statement of Policy Cost and Benefit Information (statement) is Standard Non-Tobacco. The actual rate class will be determined when the application is underwritten and may vary from this statement. If so, a revised statement will be delivered with the policy.

**Tax Treatment:** The Company will report any eligible distributions, under any accelerated benefits rider, subject to existing IRS guidance and facts at the time of distribution. However, proper tax treatment for any accelerated benefits you receive under this insurance contract depends on a number of factors. These factors include, among others, the provisions of the law, the terms of the contract, and your personal situation at the time payments are made. These factors may permit some or all of the payments to be excluded from income or may require some or all the payments to be included in income for tax purposes. You should consult with your own tax advisor in deciding how to report the payments.

**Cost Index Statement:** Cost Indexes combine the premium with an interest factor. They are useful only for the purpose of comparing the cost of two or more similar policies, and do not reflect differences in the quality of service that can be expected from the agent of the Company. Explanations of the intended use of the cost indexes is provided in the Life Insurance Buyer's Guide.

	Cost Indexes for base policy at 5%	
<b>Current Scale</b>	<u>Year 10</u>	<u>Year 20</u>
Net Payment	N/A	N/A
Surrender Cost	N/A	N/A
<b>Guaranteed Scale</b>	<u>Year 10</u>	<u>Year 20</u>
Net Payment	\$5.21	\$4.94
Surrender Cost	\$5.21	\$4.94

An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

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STATEMENT OF POLICY COST AND BENEFIT INFORMATION

**Term 30-G**  
Term Life Insurance

**Ledger**

Maryam Sarah Ahmad  
Female 45 Standard Non-Tobacco  
Riders: ABR, CTR

**Face Amount:** \$125,000  
**Initial Premium:** \$54.27 Monthly (EFT)  
**State:** Maryland

Policy Year	Age	Guaranteed Contract Premium	Guaranteed Death Benefit
1	45	\$651.24	\$125,000
2	46	651.24	125,000
3	47	651.24	125,000
4	48	651.24	125,000
5	49	651.24	125,000
6	50	651.24	125,000
7	51	651.24	125,000
8	52	651.24	125,000
9	53	651.24	125,000
10	54	651.24	125,000
		<b>\$6,512.40</b>	
11	55	651.24	125,000
12	56	651.24	125,000
13	57	651.24	125,000
14	58	651.24	125,000
15	59	489.72	125,000
16	60	489.72	125,000
17	61	489.72	125,000
18	62	489.72	125,000
19	63	489.72	125,000
20	64	489.72	125,000
		<b>\$12,055.68</b>	
21	65	489.72	125,000
22	66	489.72	125,000
23	67	489.72	125,000
24	68	489.72	125,000
25	69	489.72	125,000
26	70	489.72	125,000
27	71	489.72	125,000
28	72	489.72	125,000

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STATEMENT OF POLICY COST AND BENEFIT INFORMATION

**Term 30-G**  
Term Life Insurance

**Ledger**

Maryam Sarah Ahmad  
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Policy Year	Age	Guaranteed Contract Premium	Guaranteed Death Benefit
29	73	\$489.72	\$125,000
30	74	489.72	125,000
		<b>\$16,952.88</b>	
31	75	4,725.60	125,000
32	76	5,338.08	125,000
33	77	6,052.20	125,000
34	78	6,883.80	125,000
35	79	7,873.80	125,000
36	80	9,076.32	125,000
37	81	10,463.64	125,000
38	82	11,835.12	125,000
39	83	13,330.68	125,000
40	84	15,127.20	125,000
		<b>\$107,659.32</b>	
41	85	17,883.36	125,000
42	86	20,329.32	125,000
43	87	23,067.00	125,000
44	88	26,278.56	125,000
45	89	29,847.84	125,000
46	90	33,765.60	125,000
47	91	37,938.12	125,000
48	92	42,472.32	125,000
49	93	47,365.56	125,000
50	94	52,295.76	125,000
		<b>\$438,902.76</b>	

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# Term 30-G

## Term Life Insurance

### Level Period Comparison

Maryam Sarah Ahmad  
 Female 45 Standard Non-Tobacco  
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The Premium Payment Options below shows how premium payments vary between term life insurance products and between premium modes in policy year 1. Additional amounts will be due in future years if premiums are paid more frequently than annually and may vary from the below example.

#### Premium Payment Options

Term Product	Annual		Semi-Annual		Quarterly		Monthly (EFT)	
	Amount of each premium payment	Total premium per year	Amount of each premium payment	Total premium per year	Amount of each premium payment	Total premium per year	Amount of each premium payment	Total premium per year
Term 10-G	\$380.50	\$380.50	\$194.06	\$388.12	\$98.93	\$395.72	\$33.48	\$401.76
Term 15-G	\$425.50	\$425.50	\$217.01	\$434.02	\$110.63	\$442.52	\$37.44	\$449.28
Term 20-G	\$464.25	\$464.25	\$236.77	\$473.54	\$120.71	\$482.84	\$40.85	\$490.20
Term 30-G	\$616.75	\$616.75	\$314.54	\$629.08	\$160.36	\$641.44	\$54.27	\$651.24

Compare the Contract Premium required to fund the requested Death Benefit for each term life insurance product below.

Policy Year	Age	Term 10-G Contract Premium	Term 15-G Contract Premium	Term 20-G Contract Premium	Term 30-G Contract Premium	Guaranteed Death Benefit
1	45	\$401.76	\$449.28	\$490.20	\$651.24	\$125,000
2	46	401.76	449.28	490.20	651.24	125,000
3	47	401.76	449.28	490.20	651.24	125,000
4	48	401.76	449.28	490.20	651.24	125,000
5	49	401.76	449.28	490.20	651.24	125,000
6	50	401.76	449.28	490.20	651.24	125,000
7	51	401.76	449.28	490.20	651.24	125,000
8	52	401.76	449.28	490.20	651.24	125,000
9	53	401.76	449.28	490.20	651.24	125,000
10	54	401.76	449.28	490.20	651.24	125,000
		<b>\$4,017.60</b>	<b>\$4,492.80</b>	<b>\$4,902.00</b>	<b>\$6,512.40</b>	
11	55	925.80	449.28	490.20	651.24	125,000
12	56	993.12	449.28	490.20	651.24	125,000
13	57	1,056.48	449.28	490.20	651.24	125,000
14	58	1,123.80	449.28	490.20	651.24	125,000
15	59	1,032.24	287.76	328.68	489.72	125,000
16	60	1,110.12	1,110.12	328.68	489.72	125,000
17	61	1,199.88	1,199.88	328.68	489.72	125,000
18	62	1,308.12	1,308.12	328.68	489.72	125,000

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Face Amount: \$125,000  
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 State: Maryland

Compare the Contract Premium required to fund the requested Death Benefit for each term life insurance product below.

Policy Year	Age	Term 10-G Contract Premium	Term 15-G Contract Premium	Term 20-G Contract Premium	Term 30-G Contract Premium	Guaranteed Death Benefit
19	63	\$1,429.56	\$1,429.56	\$328.68	\$489.72	\$125,000
20	64	1,565.52	1,565.52	328.68	489.72	125,000
		<b>\$15,762.24</b>	<b>\$13,190.88</b>	<b>\$8,834.88</b>	<b>\$12,055.68</b>	
21	65	1,714.68	1,714.68	1,714.68	489.72	125,000
22	66	1,870.44	1,870.44	1,870.44	489.72	125,000
23	67	2,042.04	2,042.04	2,042.04	489.72	125,000
24	68	2,228.16	2,228.16	2,228.16	489.72	125,000
25	69	2,440.68	2,440.68	2,440.68	489.72	125,000
26	70	2,683.56	2,683.56	2,683.56	489.72	125,000
27	71	2,973.96	2,973.96	2,973.96	489.72	125,000
28	72	3,319.80	3,319.80	3,319.80	489.72	125,000
29	73	3,721.08	3,721.08	3,721.08	489.72	125,000
30	74	4,185.72	4,185.72	4,185.72	489.72	125,000
		<b>\$42,942.36</b>	<b>\$40,371.00</b>	<b>\$36,015.00</b>	<b>\$16,952.88</b>	

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