

Terminal Illness Acceleration of Death Benefit Rider

Summary sheet

Rider allows for the acceleration of a portion of death benefit payment in the event that the insured has a terminal illness while the rider is in force.

“Terminal illness” or “terminally ill” means a medical condition for which a licensed physician has certified that the condition is expected to result in the insured’s death within 12 months after the date of the certification.

Client may only request acceleration once under this rider. The death benefit will be reduced if an accelerated death benefit payment is made. After such payment, the premium will be based on the reduced death benefit.

Rider will be included for all policies where the insured has a rating classification of Standard or better.

Rider not available in California, Connecticut, Florida, New York, or South Carolina.

The current available benefit for acceleration is 95% of the Death Benefit at the time the acceleration is elected. The Terminal Illness Benefit Payment equals the Requested Acceleration Amount, less the Accelerated Death Benefit Interest and any administrative charge.

Ladder Insurance Services, LLC offers term life insurance policies on behalf of S.USA Life Insurance Company, Inc. (S.USA), Roanoke, VA (policy form number ICC23P-PL100). S.USA is part of Prosperity Life GroupSM, a marketing name for Prosperity Group Holdings, L.P. and its subsidiaries. This rider is only available with individual term life insurance policy form ICC23P-PL100 and schedule page ICC24SH-IMO103 and is not available in CA, CT, FL, NY or SC.

This is a summary sheet and is not exhaustive of all rider details. Please refer to the full rider for more information, as well as for defined terms.