



Riders at a Glance (Riders and Supplemental Benefits)

RIDER ¹	FEATURES	ISSUE AGES	AVAILABILITY	MINIMUM / MAXIMUM								
Accelerated Death Benefit Rider—Chronic Illness ⁵	<ul style="list-style-type: none"> Makes it possible to accelerate a portion of the policy's eligible face amount if Insured has been certified through written certification by a physician to be chronically ill. 	0-75 (Elections cannot be made until insured's attained age is 18.)	Covenant II and Legacy One	<ul style="list-style-type: none"> Minimum annual election is the lesser of 5% of the eligible face amount or \$10,000 Maximum annual election is 24% of the eligible face amount up to \$240,000 								
Accelerated Death Benefit Rider—Terminal Illness	<ul style="list-style-type: none"> Makes it possible to receive a part of the death benefit prior to the death of the Insured. Insured must have a physician-certified terminal illness expected to result in death within 12 months of the request. 	Not applicable	All traditional and term products	<ul style="list-style-type: none"> Minimum is the lesser of 50% of the policy or \$10,000 Maximum is 50% of a policy, up to \$250,000. 								
Accidental Death Benefit Rider	<ul style="list-style-type: none"> Accidents resulting in death within 1 year of accident and before age 70 provide additional death benefits. 	0-60	Covenant II and Economax [®]	<ul style="list-style-type: none"> Minimum is \$5,000 <table border="0"> <tr> <td style="text-align: center;">BASE</td> <td style="text-align: center;">RIDER</td> </tr> <tr> <td>• Less than \$12,500;</td> <td>2 x Base</td> </tr> <tr> <td>• \$12,500-25,000;</td> <td>\$25,000</td> </tr> <tr> <td>• \$25,000 or greater;</td> <td>1 x Base to \$150,000</td> </tr> </table>	BASE	RIDER	• Less than \$12,500;	2 x Base	• \$12,500-25,000;	\$25,000	• \$25,000 or greater;	1 x Base to \$150,000
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Applicant Waiver of Premium Benefit	<ul style="list-style-type: none"> If the Applicant named in the application dies before age 25 of the Insured, we will waive premiums that become due until the policy anniversary nearest the Insured's 25th birthday. If the Applicant becomes totally disabled, we will waive premiums that become due during the duration of that total disability or until the policy anniversary nearest the Insured's 25th birthday, whichever is sooner. 	Applicant 18-54 and Insured less than age 15 <i>*The Applicant cannot turn 65 before the Insured reaches age 25.</i>	Covenant II and Economax [®] (provided there are no term or Flex Pay paid-up additional riders on the policy)	<ul style="list-style-type: none"> The maximum annual premium that will be waived is \$1,500 								
Children's Insurance Rider	<ul style="list-style-type: none"> Covers all children named in the application under actual age 20. Children born or adopted (if less than actual age 20) after the rider is in effect are also covered. 	<ul style="list-style-type: none"> 18-55 Insured 0-20 Child 	All products except Legacy One	<ul style="list-style-type: none"> Minimum is \$2,000² Maximum is \$10,000² 								
Disability Benefit Rider (DBR)	<ul style="list-style-type: none"> Specifically designed for use with the Flex Pay PUA Rider. Policyowner selects benefit period and benefit amount. Cost of DBR is fixed premium. 2-year or 5-year own occupation options are available. Benefit Periods: minimum is 7 years; maximum is lesser of Flex Pay PUA Rider premium years, 20 years, or age 65. 	0-58	Covenant II and Economax [®]	<ul style="list-style-type: none"> Minimum is \$1,000 Maximum is lesser of \$15,000 or the Flex Pay PUA Rider specified maximum premium 								
Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA Rider) ^{3,4}	<ul style="list-style-type: none"> This rider provides flexibility in the amount and frequency of rider premiums paid. When policyowner purchases this rider, he/she selects the annual rider premium he/she wants to pay and the maximum premium and is underwritten for this amount. In each policy year, he/she can pay any 	0-70 Rider paid up to age 75	Covenant II and Economax [®]	<ul style="list-style-type: none"> Minimum is \$100 annual premium Maximum is \$100,000 annual premium <p style="text-align: right;">(Over)</p>								

	<p>amount, at any time, as long as the maximum amount selected is not exceeded and the minimum of \$100 per policy year is met.</p> <ul style="list-style-type: none"> • This rider is eligible for dividends. 			
Guaranteed Purchase Option Rider	<ul style="list-style-type: none"> • Option to purchase another permanent policy without evidence of insurability. • Regular option ages are nearest age 22, 25, 28, 31, 34, 37 and 40. 	0-35	Covenant II and Economax® To Standard Rating only	<ul style="list-style-type: none"> • Minimum is \$5,000 • Maximum is \$50,000
Single Premium Paid-Up Additional Insurance Rider ³	<ul style="list-style-type: none"> • This rider provides a level amount of paid-up life insurance paid for by a single premium. • This rider is eligible for dividends. 	0-75	Covenant II and Economax®	<ul style="list-style-type: none"> • Minimum is \$1,000 face amount • Maximum is \$500,000 premium
Waiver of Premium 2-Year Own Occupation	<ul style="list-style-type: none"> • 4-month elimination period. • Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 2 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation. 	0-60	All traditional products except Legacy One	Not applicable
Waiver of Premium 5-Year Own Occupation	<ul style="list-style-type: none"> • 4-month elimination period. • Premiums will be waived upon receipt of proof of total disability and during the continuance of the disability. For the first 5 years of disability, the total disability definition includes only the occupation when disability began. Thereafter, it expands to any reasonable occupation. 	0-60	All traditional products except Legacy One	Not applicable
7-Year Term Rider	<ul style="list-style-type: none"> • Provides term insurance for the primary insured and up to 8 others (if no other riders are present). • 7-year guaranteed level premium. • Premiums increase annually beginning with year 8 to become an annually renewable term rider to age 95. 	18-75	Covenant II and Economax®	<ul style="list-style-type: none"> • \$25,000 Minimum • Maximum of 10 times the base face amount (except for Economax®, where the maximum on the primary insured is 3 times the base face amount)
15-Year Term Rider	<ul style="list-style-type: none"> • Provides term insurance for the primary insured and up to 8 others (if no other riders are present). • 15-year guaranteed level premium. • Premiums are level for successive 15-year periods to age 80, then becomes an annually renewable term rider to age 95. 	18-70	Covenant II and Economax®	<ul style="list-style-type: none"> • \$25,000 Minimum • Maximum of 10 times the base face amount (except for Economax®, where the maximum on the primary insured is 3 times the base face amount).

Rider Footnotes

1. Refer to State Approval Chart for availability in your state.
2. The minimum child rider of \$2,000 is available on a minimum base policy of \$10,000. For base amounts over \$10,000, you may purchase 20% of the base or \$10,000, *whichever is less*.
3. MEC status can result from use of these riders.
4. Use of Maximum Accumulation Dividend® option may protect policies that have a Flexible Premium Paid-Up Additional Insurance Rider from becoming a MEC.
5. Refer to the *Accelerated Death Benefit Rider for Chronic and Terminal Illness Product Guide* for a definition of chronic illness.



A Pan-American Life Insurance Group Stock Company

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