

Accelerated Death Benefit Rider for Chronic and Terminal Illness Now Available in Arkansas, Connecticut and Florida

We are pleased to announce that the Accelerated Death Benefit Rider for Chronic and Terminal Illness has been approved in Arkansas, Connecticut and Florida. The approval is effective October 1.

To help us facilitate the placement of cases that include the Accelerated Death Benefit Rider, please review the transition rules below. Also please note that some state-specific changes have been made to the forms for use in Connecticut, the key change being the alteration to the definition of Chronic Illness. These changes are also outlined below.

If you have any questions regarding the following transition rules or the forms for Connecticut, please contact our Sales Support Group at ext. 5140.

Rider Transition Rules

Cases Pending Approval

- For all Covenant II and Legacy One policies still pending approval:
 1. If, on the application, the Accelerated Death Benefit Rider is selected, or the accompanying illustration includes the Accelerated Death Benefit Rider, Mutual Trust will add the Chronic Illness Benefit and will underwrite for it.
 2. If the insured is age 71+, Mutual Trust will schedule a Mature Assessment exam for the insured.

Cases Approved and Issued, but Unpaid

- For Covenant II and Legacy One policies approved and issued, but unpaid, Mutual Trust will:
 1. Allow consideration of the rider upon request if cases were approved within 30 days of rider launch (September 1-September 30). In these situations, page 3 of the policy should be returned to Mutual Trust, and a Policy Change Form is required (not side B). There is a risk of re-underwriting due to the addition of the chronic illness provision, and in these cases, the originally approved offer will no longer be available.
 2. For an insured age 70 and younger, MTL's Underwriting Department will review the case and additional requirements may be necessary.
 3. For an insured age 71+, Underwriting will review the case and a Mature Assessment exam will be required.

Cases Approved, Issued, and Paid on or After September 1, 2013

For Covenant II and Legacy One policies approved, issued and paid on or after September 1, Mutual Trust will:

1. Allow consideration of the rider upon request if cases were approved within 30 days of launch (September 1- September 30). In these situations, page 3 of the policy should be returned to Mutual Trust and a Policy Change Form is required (not side B, unless requested). There is a risk of re-underwriting due to the addition of the chronic

illness provision, and in these cases, the originally approved offer will no longer be available.

2. For an insured age 70 and younger, Underwriting will review and additional requirements may be necessary.
3. For an insured age 71+, Underwriting will review and a Mature Assessment exam will be required.

Changes Connecticut Definition of Chronic Illness:

Covered Chronic Illness - Chronic Illness means that the Insured has been certified through a written certification by a Physician within the last 12 months as having a medically determinable condition that:

- (1) Caused the Insured to be confined for at least six months in such Insured's place of residence or in an institution that provides necessary care or treatment of an injury, illness or loss of functional capacity; and
- (2) Has been medically determined that such Insured is expected to remain confined in such place of residence or institution until death due to:
 - a) Being unable to perform at least two Activities of Daily Living without Substantial Assistance from another person due to a loss of functional capacity; or
 - b) Requiring Substantial Supervision by another person to protect the Insured from threats to health and safety due to a Physician's diagnosis of a Severe Cognitive Impairment..

ICC/Generic Definition:

Covered Chronic Illness - Chronic Illness means that the Insured has been certified through a written certification by a Physician within the last 12 months as:

- (1) Being unable to perform at least two Activities of Daily Living without Substantial Assistance from another person due to a loss of functional capacity for a period of at least 90 consecutive days; or
- (2) Requiring Substantial Supervision by another person for a period of at least 90 consecutive days to protect the Insured from threats to health and safety due to a Physician's diagnosis of a Severe Cognitive Impairment.