

# HORIZON™

## BLEND

Horizon Blend™ is a combination of 50% participating whole life and 50% term insurance. This mix provides permanent protection, guaranteed growth of cash value, a guaranteed death benefit for 20 years,\* and guaranteed term conversion without evidence of insurability\*\*—all at a cost that's lower than our other whole life products. It can be a useful choice for families and businesses on a budget who want the benefits of participating whole life insurance and the cost savings of term.

**Personal Uses include:** Family protection, automatic savings and flexibility. Commonly used when permanent protection and the guarantees of participating whole life are important but funds are limited.

**Business Uses include:** Buy/sell agreements and key person insurance, liquidity, stock redemption and coverage for farm and business loans.

\* The guaranteed death benefit can be continued beyond 20 years, though the term portion of the premium will increase annually. See Policy language for full details.

\*\* During the first 20 years or to age 70, if earlier.

### Product Specifications for Horizon Blend

**Issue Ages:** 18–65

**Rate Bands:**

- Band 1: \$100,000
- Band 2: \$250,000
- Band 3: \$500,000
- Band 4: \$1,000,000

**Risk Classes:**

- 18–65: Standard Tobacco, Standard Non-Tobacco, Preferred Non-Tobacco, Preferred Tobacco, Preferred Plus Non-Tobacco

**Minimum Face Amount:** The minimum face amount is \$100,000.

**Guaranteed Interest Rate:** A 4.5% interest rate is applied in the calculation of guaranteed cash values on the whole life portion of the policy.

However, the interest earned is offset by expense and mortality charges.

Premiums vary by sex, underwriting class, band and issue age, and are payable to attained age 121.

**Policy Fee:** \$50

**Cash Values:** Vary by issue age, sex and duration.

**Dividends:** Vary by issue age, sex, duration and underwriting class. Dividend options include:

- Cash
- Reduce Premium
- Paid-Up Additions
- Accumulate with Interest

**Loans:** Loans up to the amount of the cash surrender value are available after the first policy anniversary.

## Product Specifications for Horizon Blend (Continued)

**Loan and Interest Rate:** The Loan Interest Rate is variable. The maximum rate is the greater of the Cash Value Rate plus 1% or the Moody Corporate Bond Yield Average—Monthly Average Corporates.

### Optional Riders:

- Accelerated Death Benefit—Chronic and Terminal Illness
- Accidental Death Benefit
- Children’s Insurance Rider
- Disability Benefit Rider (DBR) on Flex Pay PUA Rider
- Flexible Premium Paid-Up Additional Insurance Rider (Flex Pay PUA)
- Single Premium Paid-Up Additional Insurance Rider
- Guaranteed Purchase Option (GPO)
- Waiver of Premium, 2-Year and 5-Year Own Occupation

**Surrender Charges:** None

### Payment Modes and Factors:

- Annual
- Semiannual: 0.525
- Quarterly: 0.265
- Monthly PAC: 0.087

**Maturity Date:** Age 121

### Beneficiary Settlement Options:

- Life—Life and Period Certain
- Joint Life—Joint Life Certain Period
- Interest Only—Period Certain
- Lump Sum



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