

**Transition Rules for Mutual Trust's  
Accelerated Death Benefit Rider for Chronic and Terminal Illness**

***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 (July 1-July 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 July 1, 2013***

- For Covenant II and Legacy One policies approved, issued and paid on or after July 1, Mutual Trust will:
  1. Allow consideration of the rider upon request if cases were approved within 30 days of launch (July 1- July 31). 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.