

Level Term to 65 Rider

Your working years are a busy and exciting time for your family, but expenses – such as your home mortgage and other loans, costs of living, vacations, activities and your children's education – can certainly add up.

The Term to Age 65 rider provides your family with additional security to cover these expenses by allowing you to increase your insurance coverage during these important working years.

Who is eligible?

Any employee or spouse between the ages of 18 and 55 who is eligible for our Whole Life policy is eligible to apply for the Term to Age 65 rider.

How does this rider work?

The Term to Age 65 rider provides an additional death benefit to age 65. The insured may add this rider to the Whole Life policy.

The Term to Age 65 rider may have cash values at some ages and will terminate at age 65. Although the insured may terminate the rider at any time, it cannot be reduced.

If the insured takes his/her life within two years from the Rider Effective Date, benefits will be limited to premiums paid for the rider without interest.

How much does the rider cost?

Annual premiums vary depending on the age of the insured and the amount of the coverage. The premium for the term rider will be based on the insured's age at time of issue.

The rider has exclusions and terms under which it may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or ING Employee Benefits.

This brochure is a brief description of coverage and is not a contract. Read your policy and rider carefully for exact terms and conditions.

Sample level term to Age 65 Rider Rates*

No Tobacco		Tobacco	
Issue Age	Weekly Rate per \$1,000	Issue Age	Weekly Rate per \$1,000
25	.06	25	.08
35	.09	35	.14
45	.16	45	.27
55	.29	55	.45

* Please note: Actual premiums will be determined at the time of policy issue based on actual benefit amount



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Products and services offered through the ING family of companies.

T65 Rider #: NP-B-ORD-TERM-93-R (may vary by state, not available in all states.)

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