



Accelerated Benefits Rider (ABR) for Terminal Illness (ABR₁)

Accelerates death benefit during lifetime for terminal illness

Overview

ABR is a no additional premium rider that allows for the death benefit, on a discounted basis, to be accelerated during lifetime, for terminal illness. A unique feature about ABR is that benefits do not have to be used to defray actual expenses associated with the terminal illness. They could be used for such things as making structural changes to a home to accommodate the illness, compensating a non-licensed care provider, etc.

Terminal Illness Definition:

Terminal Illness benefit advances payment, under certain circumstances and on a Discounted basis, payment of all or part of the policy's death benefit prior to the death of the insured. The accelerated payment can be made if the Insured is suffering from a terminal illness that will result in death within 24 months (12 months in CT and PA).

ABR Terminal Benefit:

The amount of death benefit available for ABR payout is based on a discount factor off the death benefit amount. The amount accelerated will reduce the death benefit, the cash value and the loan value. A summary of the projected discounted death benefit amount can be illustrated through ICSolutions.

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ABR₁ is optional, may not be available in all states and is issued and underwritten by Life Insurance Company of the Southwest, Addison TX.

Payment of Accelerated Benefits will reduce the Cash Value and Death Benefit otherwise payable under the policy. Receipt of Accelerated Benefits may be a taxable event and may affect eligibility for public assistance programs. Policyholders should consult their personal tax advisor to determine the tax status of any benefits paid under this rider and with social service agencies concerning how receipt of such a payment will affect eligibility for public assistance.

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