



***Simplified Issue***  
***Whole Life***

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***Graded Benefit***  
***Whole Life***

***Product Guide - For agent use only***

*Life made easy*  
**ML** Motorists Life  
Insurance Company®

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# Simplified Issue Whole Life

# Graded Benefit\* Whole Life

\*Not available in MN

Motorists Life's Simplified Issue Whole Life (SIWL) and Graded Benefit Whole Life (GBWL) are designed for people who may not want to undergo the requirements involved with fully underwritten plans, but who are concerned about paying for funeral costs, final medical expenses and other bills.

Premiums and cash values are fully guaranteed.

## POLICY SPECIFICATIONS

### Minimum Issue Amount

Ages	0 – 64	65 – 80
Standard	\$5,000	\$3,000
Simplified Issue		
Preferred	\$5,000 for ages 45-75	
Simplified Issue		
Graded Benefit	\$2,000	\$2,000

### Maximum Issue Amount

Simplified Issue	\$25,000
Graded Benefit*	\$15,000

### Graded Death Benefit Schedule\*

(does not apply to Simplified Issue)

Policy Year	Death Benefit
1	35 percent of face amount
2	70 percent of face amount
3 and on	100 percent of face amount

### Preferred Risk

No tobacco for 36 months, separate height/weight chart and four-question supplemental app. ICC 10-835 (4/10) or Florida ML-835-FL (4-10).

### Annual Policy Fee (non-commissionable)

\$36

The following specifications apply to both SIWL and GBWL.

### Payment Modes

Mode	Percent of Annual Premium
Annual	100 percent
Semi-annual	52 percent
Quarterly	26 percent
Monthly EFT	8.6 percent

Premiums are guaranteed for the life of the policy.

### Cash Value

Cash values will accumulate on a fully guaranteed basis.

### Loans

Policy loans are available. The interest rate for loans is 7.4 percent in advance, with an effective annual rate of 8 percent.

### Non-Forfeiture

SIWL and GBWL have the standard non-forfeiture options of reduced paid-up insurance or cash surrender.

### Accelerated Death Benefit

Accelerates up to 55 percent of the death benefit if insured becomes terminally ill (doctor certification of prognosis of 12 months or less to live). Available at no additional cost.

### Children's Term Rider\*

Provides term coverage on the lives of dependent natural children, and grandchildren, legally adopted children and stepchildren of the base insured. Application must include information on each child to be insured. This rider is available at issue only.

- **Children issue ages:**  
15 days through age 17
- **Issue amount:**  
\$5,000 per child
- **Premium:**  
\$1 per month, per child
- **Conversion:**  
Within 31 days of the rider expiration or a child reaching age 25, a conversion privilege to a permanent plan of insurance may be exercised without evidence of insurability for up to \$25,000. Coverage of \$5,000 may be converted at any time while the policy is in force up to the child's age 25.

### Termination

Premiums are payable while the rider remains active. The rider expires upon any of the following circumstances: on the policy's expiry date, upon the insured's death, at expiration of the grace period for payment of any premium in default or on the policy anniversary following all insured children's 25th birthday.

### Accidental Death Benefit (ADB)\*

If the insured dies accidentally as defined in the policy, the beneficiary will receive the full death benefit PLUS an equal amount of accidental death benefit. The ADB amount issued must be equal to the base policy face amount. For the Graded Benefit plan, the benefit payable in any policy year is 100 percent of the face amount and an equal amount of ADB. ADB is issued to age 80 and expires at age 100.

(Available as option; \$1.75 per \$1,000 face amount.)

### SIWL Rider

The insured may apply for an increase in the face amount by completing a new application and marking "rider." Increases are available from \$1,000 to \$20,000. (Total face amount of the base policy and riders may not exceed \$25,000.) There is no policy fee on the rider.

### Suicide

If the insured dies by suicide within two years from the date of policy issue, the company's liability is limited to the sum of premiums paid.

### Contestability Period

This policy is not contestable after it has been in force two years, except for nonpayment of premiums.

### Illustrations

Standard illustrations are available from the proposal system. Signed illustrations are NOT required due to the fully guaranteed nature of SIWL and GBWL.

### ScriptSave

SIWL and GBWL policyholders will receive a ScriptSave discount card, available at no additional cost, providing savings on:

- **Brand name and generic prescription drugs**  
Average savings of 31 percent, with potential savings up to 50 percent.\*\*
- **Vision care**  
Save 40 percent off the retail price of frames, lenses, lens options and more.
- **Hearing care**  
15 percent savings on more than 70 hearing aid models at 1,400 preferred providers.
- **Daily living products**  
Wide selection of assistive daily living aids at a 10 percent discount.

**DISCOUNT ONLY – NOT INSURANCE. Discounts are available exclusively through more than 54,000 participating pharmacies nationwide.**

\*\*Based on 2010 national program savings data.

### Repatriation (RMR)

This service provides for the return of mortal remains should the primary insured die more than 300 miles away from his or her place of residence. MLIC will pay the costs associated with returning the body to the insured's home up to a maximum of \$1,000.

Covered expenses include removal and preparation of the body, shipping a casket or container and transportation of the remains. Reimbursement for eligible expenses incurred up to a maximum of \$1,000 will be made at the time of the claim following submission of proof of expense. Motorists Life final expense policyholders may use this service once, regardless of the number of MLIC policies held.

Payment for the repatriation service will be separate from the life insurance benefits as this service is not part of the life insurance policy.

Certain exclusions apply. See service insert for details.

\*Graded Death Benefit, Children's Term Rider and Accidental Death Benefit not available in MN.

# Simplified Issue Whole Life

# Graded Benefit\* Whole Life

\*Not available in MN

## Standard Simplified Issue Whole Life Non Tobacco\*\*

Annual premium per \$1,000 of coverage

Age	Male NonTob	Female NonTob	Age	Male NonTob	Female NonTob
0	14.50	13.75	41	24.87	20.53
1	14.50	13.75	42	25.74	21.06
2	14.50	13.75	43	26.61	21.59
3	14.50	13.75	44	27.48	22.12
4	14.50	13.75	45	28.35	22.66
5	14.50	13.75	46	29.33	23.50
6	14.65	13.78	47	30.31	24.34
7	14.80	13.81	48	31.29	25.18
8	14.95	13.84	49	32.27	26.02
9	15.10	13.87	50	33.24	26.87
10	15.25	13.90	51	34.47	27.97
11	15.45	13.96	52	35.70	29.07
12	15.65	14.02	53	36.93	30.17
13	15.85	14.08	54	38.16	31.27
14	16.05	14.14	55	39.39	32.39
15	16.25	14.20	56	41.24	33.59
16	16.30	14.28	57	43.09	34.79
17	16.35	14.36	58	44.94	35.99
18	16.40	14.44	59	46.79	37.19
19	16.45	14.52	60	48.65	38.39
20	16.50	14.60	61	51.70	40.19
21	16.65	14.73	62	54.75	41.99
22	16.80	14.86	63	57.80	43.79
23	16.95	14.99	64	60.85	45.59
24	17.10	15.12	65	63.90	47.39
25	17.25	15.25	66	68.40	50.38
26	17.55	15.50	67	72.90	53.37
27	17.85	15.75	68	77.40	56.36
28	18.15	16.00	69	81.90	59.35
29	18.45	16.25	70	86.40	62.33
30	18.75	16.50	71	93.50	67.74
31	19.30	16.86	72	100.60	73.15
32	19.85	17.22	73	107.70	78.56
33	20.40	17.58	74	114.80	83.97
34	20.95	17.94	75	121.90	89.40
35	21.50	18.29	76	133.60	97.80
36	22.00	18.63	77	145.30	106.20
37	22.50	18.97	78	157.00	114.60
38	23.00	19.31	79	168.70	123.00
39	23.50	19.65	80	180.40	131.40
40	24.00	20.00			

\*Accidental death benefit (ADB) available as option for \$1.75 per \$1,000 face amount. ADB not available in MN.

Add \$36 annual policy fee.

## Standard Simplified Issue Whole Life Tobacco

Annual premium per \$1,000 of coverage

Age	Male Tob	Female Tob	Age	Male Tob	Female Tob
0	-	-	41	33.96	26.25
1	-	-	42	34.92	27.00
2	-	-	43	35.88	27.75
3	-	-	44	36.84	28.50
4	-	-	45	37.80	29.25
5	-	-	46	39.04	30.10
6	-	-	47	40.28	30.95
7	-	-	48	41.52	31.80
8	-	-	49	42.76	32.65
9	-	-	50	44.00	33.50
10	-	-	51	46.20	35.10
11	-	-	52	48.40	36.70
12	-	-	53	50.60	38.30
13	-	-	54	52.80	39.90
14	-	-	55	55.00	41.50
15	19.50	16.25	56	58.60	44.00
16	19.60	16.35	57	62.20	46.50
17	19.70	16.45	58	65.80	49.00
18	19.80	16.55	59	69.40	51.50
19	19.90	16.65	60	73.00	54.00
20	20.00	16.75	61	78.00	56.20
21	20.30	17.00	62	83.00	58.40
22	20.60	17.25	63	88.00	60.60
23	20.90	17.50	64	93.00	62.80
24	21.20	17.75	65	98.00	65.00
25	21.50	18.00	66	104.80	68.90
26	22.00	18.35	67	111.60	72.80
27	22.50	18.70	68	118.40	76.70
28	23.00	19.05	69	125.20	80.60
29	23.50	19.40	70	132.00	84.50
30	24.00	19.75	71	143.00	89.60
31	24.80	20.38	72	154.00	94.70
32	25.60	21.01	73	165.00	99.80
33	26.40	21.64	74	176.00	104.90
34	27.20	22.27	75	187.00	110.00
35	28.00	22.90	76	202.00	119.40
36	29.00	23.42	77	217.00	128.80
37	30.00	23.94	78	232.00	138.20
38	31.00	24.46	79	247.00	147.60
39	32.00	24.98	80	262.00	157.00
40	33.00	25.50			

\*Accidental death benefit (ADB) available as option for \$1.75 per \$1,000 face amount. ADB not available in MN.

Add \$36 annual policy fee.

## Graded Benefit Whole Life\*

Annual premium per \$1,000 of coverage

Actual Age	Male NonTob**	Male Tob	Female NonTob**	Female Tob
50	45.50	55.00	39.50	42.52
51	47.53	57.41	40.51	44.36
52	49.99	60.33	41.63	46.33
53	52.84	63.85	42.82	48.47
54	56.45	68.04	44.07	50.75
55	60.50	72.50	45.50	53.17
56	62.98	76.77	47.71	56.21
57	65.38	80.70	50.05	59.29
58	67.78	84.46	52.48	62.50
59	70.59	88.87	54.95	65.93
60	74.00	94.30	57.55	69.50
61	77.42	98.72	60.02	72.58
62	81.40	103.80	62.64	75.85
63	85.75	109.24	65.40	79.20
64	90.28	114.68	68.43	82.81
65	95.00	120.00	71.80	86.70
66	99.97	125.84	75.00	90.47
67	105.17	131.73	78.56	94.65
68	110.65	137.76	82.52	99.24
69	116.81	144.40	86.83	104.28
70	124.00	152.00	91.70	109.98
71	132.52	161.65	98.66	116.85
72	142.47	172.86	106.27	124.32
73	152.96	184.16	114.58	132.47
74	164.23	196.40	123.79	140.99
75	176.50	210.00	133.90	149.94
76	187.45	220.55	144.24	160.88
77	200.17	232.75	155.69	172.66
78	214.96	246.75	168.17	185.39
79	231.53	262.16	181.88	199.07
80	250.00	279.00	198.90	216.13

\*Accidental death benefit (ADB) available as option for \$1.75 per \$1,000 face amount. ADB not available in MN.

Add \$36 annual policy fee.

## Preferred Simplified Issue Whole Life

Annual premium per \$1,000 of coverage

Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
45	25.90	21.40	53	33.28	26.51	61	47.58	37.45	69	72.70	55.25
46	26.59	21.80	54	34.59	27.55	62	50.16	39.25	70	76.40	57.90
47	27.28	22.20	55	35.90	28.60	63	52.74	41.05	71	82.60	62.40
48	27.97	22.60	56	37.72	30.01	64	55.32	42.85	72	88.80	66.90
49	28.66	23.00	57	39.54	31.42	65	57.90	44.65	73	95.00	71.40
50	29.35	23.39	58	41.36	32.83	66	61.60	47.30	74	101.20	75.90
51	30.66	24.43	59	43.18	34.24	67	65.30	49.95	75	107.39	80.40
52	31.97	25.47	60	45.00	35.65	68	69.00	52.60			

\*Accidental death benefit available as option for \$1.75 per \$1,000 face amount. ADB not available in MN.

Add \$36 annual policy fee.

\*Not available in MN.

\*\*No tobacco use of any kind in the past 12 months.