



CONSECO Term® Highlight sheet

Conseco Term® (CT): Conseco Term is a term life insurance policy with guaranteed level premium periods of 15, 20 or 30 years, as well as level death benefits.

Conseco Term® with Return of Premium (CT-ROP): Conseco Term with ROP is a term life insurance policy with guaranteed level premium periods of 20 or 30 years, as well as level death benefits. The Return of Premium (ROP) feature of this term life insurance policy provides added assurance of a 100% return of eligible premium paid (excludes rider premiums), at the end of the policy term. A prorated return of eligible premium is provided beginning the sixth policy year in the event of policy surrender.

Policy¹

Conseco Term CIC-3010
Conseco Term with ROP CIC-3009R

Application¹

- CIC-8006

Issue ages² (age last birthday)

15-year period

- CT—Ages 20 through 70
- CT-ROP—Not available with ROP

20-year period

- CT—Ages 20 through 65
- CT-ROP—Ages 20 through 60 (55 for tobacco classes)

30-year period

- CT—Ages 20 through 55 (50 for tobacco classes)
- CT-ROP—Ages 20 through 50 (45 for tobacco classes)

Benefit period

- Renewable to the age of 98

Minimum face amount

- \$100,000

Face amount bands (subject to underwriting)

- Band 1: \$100,000 to \$249,999
- Band 2: \$250,000 to \$499,999
- Band 3: \$500,000 to \$749,999
- Band 4: \$750,000 + (subject to reinsurance availability)

Underwriting classes

- Preferred Plus nontobacco—No tobacco use of any kind in last 36 months
- Preferred nontobacco—No tobacco use of any kind in last 24 months
- Standard nontobacco—No tobacco use of any kind in last 12 months
- Preferred tobacco
- Standard tobacco

Premium payment

- Premiums are payable in advance and can be paid annually, semiannually, quarterly or monthly (PAC). (See the agent guide for modal factors.)

Policy fee

- \$60 (commissionable)

Conversion

- This policy may be converted to a permanent life insurance policy. (See the agent guide for details.)

Reinstatement

- The maximum period for reinstatement is five years and is subject to evidence of insurability.

Riders¹

- **Accelerated Benefits (CIC-6019)**—Provides a benefit advance if the insured becomes terminally ill (no-cost rider)
- **Accidental Death Benefit (CIC-6026)**—Pays an additional benefit to the beneficiary in the event of accidental death
- **Additional Insured (CIC-6031)**—Insures a spouse or business partner at a lower rate than the cost of a separate policy (not available with CT-ROP)
- **Children's Term Insurance (CIC-6020)**—Covers all insured's children under one rider for much less than the cost of separate policies
- **Disability Income (CIC-6025)**—Provides a monthly payment should insured become totally disabled
- **Total and Permanent Disability Benefits Waiver of Premium (CIC-6021)**—Pays premiums if insured becomes disabled
- **Unemployment (CIC-6027)**—Pays premium for up to six months should insured become unemployed (no-cost rider)

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¹Subject to underwriting and state availability. Form numbers may vary by state.

²May vary by state.