



The Advantage Term Coverage provides:

- ◆ An Initial Guaranteed Death Benefit until the latter of 25 years after the Coverage Date or age 70, but not beyond age 100. After this initial period, a Reduced Guaranteed Death Benefit of 50 % of the Initial Guaranteed Death Benefit is provided until age 121.
- ◆ Guaranteed Paid-Up Term Benefits upon termination of premium payments after premiums have been paid for 10 full Coverage Years.
- ◆ Non-guaranteed Paid-Up Term Benefits that may increase the Guaranteed Paid-Up Term Benefit upon termination of premium payments after premiums have been paid for 10 full Certificate Years.
- ◆ After the Initial Guaranteed Death Benefit Period, non-guaranteed One Year Term Insurance which may increase the Reduced Guaranteed Death Benefit up to the Initial Guaranteed Death Benefit.
- ◆ Level Guaranteed Premiums payable to Age 100.
- ◆ The Policy is non-participating and provides no cash surrender values or loan values.

Riders

Accelerated Death Benefit for Long Term Care Rider

- DEATH BENEFITS WILL BE REDUCED IF AN ACCELERATED DEATH BENEFIT IS PAID. The Accelerated Death Benefit or lien, if applicable, and the balance of the death benefit provided by the Certificate shall constitute full settlement on death of the Insured as provided under the Certificate.
- LONG TERM CARE BENEFIT: This Rider provides that you may elect to receive a portion of the Death Benefit provided by the Certificate and shown on the Certificate Schedule. You can make this election when the Insured becomes eligible for benefits. The Insured must be certified as Chronically Ill and be confined to a Nursing or Assisted Living Facility or be receiving Home Health or Adult Day Care. All other conditions of this Rider must also be met. Benefits are not payable under this Rider once the Insured has died. This benefit is paid out at 4% of the Death Benefit per month for 25 months.

Payor Waiver of Premium Rider:

TOTAL DISABILITY: The Payor's inability to substantially perform the essential duties of any Occupation in the usual and customary way due to bodily injury or disease.

Restoration Rider:

BENEFIT: When the Lifetime Benefit Term death benefit is reduced below the Restoration Face Amount by the Accelerated Death Benefit for Long Term Care Rider, this Rider restores the Lifetime Benefit Term death benefit up to the Restoration Face Amount while this Rider is in force.

Application Limits and Guaranteed Issue

- EE GI = \$75,000
- EE Max Benefit = \$75,000
- SP GI = the lesser of 50% of EE elections up to a max of \$37,500
- SP Max Benefit = the lesser of 50% of EE elections up to a max of \$37,500
- Child Term Rider = \$10,000 option only all GI as long as the Employee has \$10,000 of coverage on themselves.

Policy form series PLIC-LBT-1123 and riders PLIC-LBT-ADBLTCR-1123, PLIC-LBT-ADBLTCEOBR-0723, PLICLBT-ADBR-1123, PLIC-LBT-DCR-1123, PLIC-LBT-GIR-1123, PLIC-LBT-LTE-1123, PLIC-LBT-PWPR and PLICLBT-RR-0723 are not available in all states and benefits may vary by state. This is a brief description of the policy terms and provisions. Refer to the policy for specific terms and conditions relating to coverage, including limitations and exclusions.