

PROVIDER ACCIDENTAL DEATH BENEFIT RIDER

(Form ADR04 0506, or its state variation, may not be available in all jurisdictions)

This extra benefit rider provides an additional death benefit if the insured dies directly from an accidental bodily injury, independent from all other causes. The death must occur within 90 days of the accidental bodily injury and the injury must occur on or before the policy anniversary following the insured's 70th birthday. The rider will terminate on the policy anniversary after the insured attains age 70 or as specified in the rider.

This can provide a much needed cash benefit to your beneficiary for a very economical premium. These premiums are guaranteed and cannot be increased.

The ADR shall not be payable if death results, directly or indirectly, or is contributed to, wholly or in part, by any of the following causes:

1. Suicide or intentionally self-inflicted injury while sane or insane. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.
2. Sickness, disease, or physical or mental infirmity, pregnancy or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition.
3. Being engaged in, aiding or abetting, or attempting to engage in, an illegal activity, act or occupation.
4. The voluntary use of any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction.
5. Poison, gas or fumes voluntarily taken, administered, absorbed or inhaled, unless administered in accordance with a physician's advice and written instruction.
6. An accident that occurs while the Insured was driving a motor vehicle while he or she had alcohol or any intoxicant, narcotic, sedative or other drug physically present in his or her body, unless administered in accordance with a physician's advice and written instruction.
7. Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip.
8. Service in the military or any auxiliary unit attached thereto.
9. Participation in any of the following activities: motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing or any related hazardous activities.

True wisdom is . . . knowing that an action taken today will be proven in the future to have been a correct one. . .

PRESENTED BY:



Provider Final Expense Insurance

...a wise choice:
because all you want to
leave are memories



an **AEGON** company

Home Office:
Cedar Rapids, IA

Sales Office:
1400 Centerview Drive
Little Rock, Arkansas 72211
(501) 227-1200 • Fax (501) 227-1373

The Provider (Policy Form #WL03 0506) is a whole life insurance policy underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions.

Underwritten by



an **AEGON** company

PROVIDER LIFE INSURANCE POLICY

Endowment at age 120

(Policy From WL03 0506 or its state variation)

OUTSTANDING FEATURES

DEATH BENEFIT

- Full face amount payable to your beneficiary or the funeral home designated by your beneficiary¹
- Death Benefit is federal income tax free to your beneficiary under IRS Code 101(a)¹
- Insurance proceeds generally bypass Probate Court if payable to a named beneficiary

LIVING BENEFIT

- Terminal Illness Accelerated Death Benefit Rider (TI01 0305 or its state variation) provides up to 100% of the policy face amount to be advanced to you upon diagnosis of a terminal illness. The face amount will be reduced by the amount advanced.²
- Coverage begins when the policy for life insurance is issued. No waiting period for coverage to start.

¹ In most states, an exception for life insurance coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she enrolled for coverage.

² Eligibility for the Terminal Illness Accelerated Death Benefit Rider TI01 0305 (contract forms and numbers may vary by jurisdiction and may not be available in all jurisdictions) is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation. Limitations and Exclusions apply. Refer to the Rider for complete details..

POLICY FEATURES

- You may borrow the guaranteed cash value for emergencies.
- Your premiums will never increase for any reason.
- Your policy cannot be cancelled because of age or health, only for non-payment of premiums.
- Face amounts from \$2,000 to \$25,000 are available depending upon age.³
- Policy issued from age 45 to age 85. Optional Accidental Death Benefit Rider (ADR04 0506 or its state variation) available for an additional premium.
- Applying is easy and most can qualify.
- Company cannot reduce your benefits.
- It is an easy and economical way to prevent using savings or investments to pay for final expenses.

³ Maximum face amount from age 45-65 \$25,000
Maximum face amount from age 66-70 \$20,000
Maximum face amount from age 71-75 \$15,000
Maximum face amount from age 76-85 \$10,000

the PROVIDER will do for your family exactly what its name says. . .

. . . it will help PROVIDE the money needed to pay for your funeral.

Easing the Burden during your family's greatest time of need...

Today's Average Funeral Cost Is...

\$7,300*

And this does not include:
Medical Expenses, Cemetery Plot,
Headstone, and Travel Expenses.

**WITH AN AVERAGE 3.41%
ANNUAL INFLATION,
IT COULD BE AS MUCH AS...**

5 years from now	\$8,631
10 years from now	\$10,204
15 years from now	\$12,067
20 years from now	\$14,268

* Figures from the National Funeral Director's Association, September 2009