

Riders

	Conseco Life Options	Conseco Mortgage Term	Conseco Mortgage Term with ROP	Conseco Providence	Conseco Term	Conseco Term with ROP	Worksite UL2
Automatic Benefit Increase							✓
Additional Benefit Rider for Common Carrier Coverage	✓	✓					
Accelerated Benefit Rider for Terminal Illness	✓	✓	✓	✓	✓	✓	✓
Accidental Death Benefit	✓	✓	✓	✓	✓	✓	✓
Additional Insured Rider	✓	✓			✓		
Children's Level Term Insurance Rider	✓	✓	✓		✓	✓	✓
Disability Income		✓	✓		✓	✓	
Nursing Care Confinement Waiver of Surrender Charge	✓						
Overloan Protection	✓						
Primary Insured Term	✓						
Unemployment Rider		✓	✓		✓	✓	
Total & Permanent Disability Benefits Waiver of Premium		✓	✓		✓	✓	
Waiver of Stipulated Premium	✓						✓

Policies and riders are subject to state and product availability and may be subject to underwriting review.

Applications to be used

by product*

Conseco Life Options	CIC-8013
Worksite UL2	CIC-8014, CIC-8014A
Conseco Term	CIC-8006
Conseco Term with Return of Premium	CIC-8006
Conseco Mortgage Term	CIC-8007
Conseco Mortgage Term with Return of Premium	CIC-8007
Conseco Providence	CIC-8008, CIC-8010

* Applications may vary by state. Please refer to the appropriate state-required forms list (forms CL-CIC-SRF, CIC-LO-SRF and CL-WSUL-SRF) for state-specific information.

Important information

For information about life products from Conseco Insurance Company, please check out our Web site, conseco.com

Agent services (800) 525-7662

- Marketing materials
- Product availability
- Licensing information

Sales development (888) 266-6002

- Sales support

Conseco life agents can order supplies and marketing materials and get current information 24 hours a day, 7 days a week at www.consecobizlink.com.

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Past performance is not a guarantee of future performance.



Underwritten by Conseco Insurance Company

Policy form series (may vary by state):

Conseco Life Options: CIC-3017

Worksite UL2: CIC-3018

Conseco Term: CIC-3010

Conseco Term with Return of Premium: CIC-3009R

Conseco Mortgage Term: CIC-3012

Conseco Mortgage Term with Return of Premium: CIC-3011R

Conseco Providence: CIC-3013, CIC-3014, CIC-3015

Rider form series: (may vary by product and state):

Automatic Benefit Increase: CIC-6048

Accelerated Benefit Rider for Terminal Illness: CIC-6032

Additional Benefit Rider for Common Carrier Coverage: CIC-6028

Accelerated Benefit Rider for Terminal Illness: CIC-6019

Accelerated Benefit Rider for Terminal Illness: CIC-6040

Accidental Death Benefit: CIC-6026

Accidental Death Benefit: CIC-6033

Accidental Death Benefit: CIC-6001

Accidental Death Benefit: CIC-6049

Additional Insured Rider: CIC-6031

Additional Insured Rider: CIC-6018

Additional Insured Rider: CIC-6044

Children's Level Term Insurance Rider: CIC-6020

Children's Level Term Insurance Rider: CIC-6045

Disability Income: CIC-6025

Nursing Care Confinement Waiver of Surrender Charge: CIC-6037

Overloan Protection: CIC-6046

Primary Insured Term: CIC-6043

Unemployment Rider: CIC-6027

Total and Permanent Disability Benefits Waiver of Premium: CIC-6021

Waiver of Stipulated Premium: CIC-6004

Waiver of Stipulated Premium: CIC-6050

CONSECO INSURANCE COMPANY

Administrative Office

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conseco.com



CONSECO®
Step up.

Underwritten by

CONSECO INSURANCE COMPANY

A life and health insurance company

Life insurance product portfolio

CL-PP-BRO

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Conseco Life OptionsSM

Flexible-premium, indexed universal life insurance with a guaranteed minimum index credit

Advantages

- First-year commissions paid on rolling target premiums through the second year
- Flexibility for your clients to customize their coverage as their needs change
- Guaranteed .25% credit enhancement for policy years 16+
- Offers four accumulation value options with the ability to allocate premiums between any of the four options:
 - Annual point-to-point, guaranteed 100% participation rate with cap
 - Annual point-to-point, participation rate with NO cap
 - 12-month averaging, participation rate with NO cap
 - Fixed rate

Riders*

- Accelerated Benefit Rider for Terminal Illness
- Accidental Death Benefit
- Additional Insured Level Term
- Children's Level Term Insurance
- Nursing Care Confinement Waiver of Surrender Charge
- Overloan Protection
- Primary Insured Term
- Waiver of Stipulated Premium

Minimum specified amount
\$25,000

Specified amount bands
Band 1: \$25,000–\$99,999
Band 2: \$100,000–\$499,999
Band 3: \$500,000+

Guaranteed minimum index credit
1%

Surrender charge
Graded surrender charge in effect for first 15 policy years

**Riders are subject to underwriting and state availability.*

Underwriting risk classes and issue ages (age last birthday)

Preferred Plus nontobacco:
18–75 (bands 2 and 3 only)

Preferred nontobacco:
18–85 (bands 2 and 3 only)

Standard nontobacco:
0–85

Preferred tobacco:
18–85 (bands 2 and 3 only)

Standard tobacco:
18–85

Conseco Mortgage Term

Simplified-issue, level-premium term life insurance

Advantages

- Excellent for mortgage protection
- Simplified nonmedical underwriting subject to mortgage qualification guidelines¹
- Level death benefits and premiums
- Low-level unisex premiums
- Conversion to permanent coverage guaranteed through the earlier of age 70 or the end of the guarantee period
- Commissionable policy fee

Issue ages (age last birthday)
10-year period, ages 20–65
15-year period, ages 20–65
20-year period, ages 20–60
30-year period, ages 20–50

Maximum face amount
The lesser of 140% of the mortgage or \$250,000

Underwriting risk classes
Simplified-issue nontobacco
Simplified-issue tobacco

Minimum specified amount
\$50,000

¹ *Date of application must be less than 36 months from mortgage loan origination.*

Conseco Mortgage Term with Return of Premium

Simplified-issue, level-premium term life insurance

Advantages

- Excellent for mortgage protection
- Simplified nonmedical underwriting subject to mortgage qualification guidelines¹
- 100% return of eligible premium paid at end of policy term (excludes rider premium)
- Level death benefits and premiums
- Low-level unisex premiums
- Commissionable policy fee

Issue ages (age last birthday)
20-year period, ages 20–60 (50 for tobacco classes)
30-year period, ages 20–50 (45 for tobacco classes)

Maximum face amount
The lesser of 140% of the mortgage or \$250,000

Underwriting risk classes
Simplified issue nontobacco
Simplified issue tobacco

Minimum specified amount
\$50,000

¹ *Date of application must be less than 36 months from mortgage loan origination.*

Conseco Term[®]

Fully underwritten, level-premium term life insurance

Advantages

- Level death benefits and premiums
- Five underwriting classes available, including Preferred Plus nontobacco
- Conversion to permanent coverage guaranteed through the earlier of age 70 or the end of the guarantee period
- Commissionable policy fee

Issue ages (age last birthday)
15-year period, ages 20–70
20-year period, ages 20–65
30-year period, ages 20–55 (50 for tobacco classes)

Underwriting risk classes
Preferred Plus nontobacco
Preferred nontobacco
Standard nontobacco
Preferred tobacco
Standard tobacco

Specified amount bands
Band 1: \$100,000–\$249,999
Band 2: \$250,000–\$499,999
Band 3: \$500,000–\$749,999
Band 4: \$750,000 and above

Conseco Term[®] with Return of Premium

Fully underwritten, level-premium term life insurance

Advantages

- Level death benefits and premiums
- 100% return of eligible premium paid at end of policy term (excludes rider premium)
- Prorated return of eligible premium beginning the sixth policy year in the event of policy surrender
- Five underwriting classes available, including Preferred Plus nontobacco
- Conversion to permanent coverage guaranteed through the earlier of the age of 70 or the end of the guarantee period
- Commissionable policy fee

Issue ages (age last birthday)
20-year period, ages 20–60 (55 for tobacco classes)
30-year period, ages 20–50 (45 for tobacco classes)

Underwriting risk classes
Preferred Plus nontobacco
Preferred nontobacco
Standard nontobacco
Preferred tobacco
Standard tobacco

Specified amount bands
Band 1: \$100,000–\$249,999
Band 2: \$250,000–\$499,999
Band 3: \$500,000–\$749,999
Band 4: \$750,000 and above

Conseco ProvidenceSM

Whole life insurance for final obligations

Advantages

- Two options for coverage: level benefits or graded benefits*
- Direct payment of benefits to named beneficiary
- Guaranteed premiums that will never increase
- Long-term, cash-value buildup
- Routine medical exam not required

Issue age (age last birthday)
50–85 level benefit
50–80 graded benefit

Benefit amounts
Minimum death benefit: \$5,000
Maximum death benefit:
Level option
Issue ages 50–69: \$30,000
Issue ages 70–85: \$15,000
Graded option
Issue ages 50–69: \$30,000
Issue ages 70–85: \$15,000

**Please check state availability. Graded benefit not available in all states.*

Worksite UL2

Voluntary, flexible-premium, universal life insurance with a guaranteed minimum interest rate

Advantages

- Available to large and small employer groups; minimum group size is 10 employees with five policies
- Designed specifically with convenient payroll deduction for payroll groups
- Coverage available for spouse, children and grandchildren¹ regardless of employee enrollment
- Guaranteed issue and evidence of insurability underwriting available

Underwriting risk classes and issue ages (age last birthday)

Employee and spouse:
18–70 years
(16+ for tobacco classes)

Child:
15 days–23 years
(16+ for tobacco classes)

Grandchild:
15 days–18 years
(16+ for tobacco classes)

Child rider:
15 days–18 years

Minimum specified amount is the higher of
\$5,000; or

The face amount giving a target premium of \$4/week (\$3/week for children/grandchildren policies)

Guaranteed minimum interest rate
3%

Surrender charge
Graded surrender charge in effect for first 15 policy years

¹Grandchild policies may not be available in all states.