



FlexLife Fertility Journey Rider

EASING THE FINANCIAL BURDEN

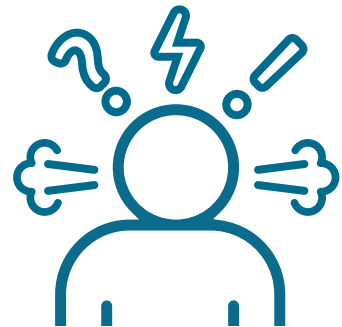
The new Fertility Journey Rider provides couples with extra support by easing the financial burden that comes with reproduction challenges.

1 in 7

Many couples have trouble conceiving.¹



The cost of fertility treatments is a top concern.²



Stress can negatively impact fertility.³

The Fertility Journey Rider provides a one-time, lump-sum accumulation value credit. This rider is automatically attached to all new eligible FlexLife policies, depending on state approval. After issue, changes do not impact the benefit amount. There is no additional charge and the rider is available regardless of risk classification or substandard rating.

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Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless the client has a need for life insurance.

No bank or credit union guarantee | Not a deposit | Not FDIC/NCUA insured | May lose value | Not insured by any federal or state government agency

Guarantees are dependent upon the claims-paying ability of the issuing company.

Availability

New Issue – available on:

- FlexLife

Not available on inforce policies for initial Q1 launch.

Issue Age:

Based on product minimum and maximum ages.

Benefit Amount

The rider provides a one-time lump sum accumulation value (AV) credit. This AV credit is calculated as 3 times the greater of the minimum monthly premium or the minimum guaranteed premium (if applicable). This amount is set at issue. After issue, changes do not impact the benefit amount.

Qualifying Event

The benefit amount is credited when we receive a completed form and satisfactory proof from a physician they have provided reproductive assistance of a qualifying event covered under this rider while the policy and this rider are in force. Qualifying events:

- **Artificial insemination:** The procedure where washed and concentrated sperm has been placed directly into a uterus, which is also known as intrauterine insemination (IUI).
- **Assisted reproductive technology (ART):** Any fertility-related treatments in which eggs or embryos are manipulated, including but not limited to in vitro fertilization (IVF).
- **Surgery:** Operative laparoscopy and hysteroscopy procedures for the explicit purpose of fertility assistance.

The rider excludes procedures in which ovarian stimulation is performed without a plan for egg retrieval.

Charges

This is a no-additional cost rider automatically added to all new eligible policies, depending on state approval.

Waiting Period

The period between issue of policy and when the qualifying event can occur for the insured to be eligible for benefits.

This new rider has a waiting period of two years from the issue date.

¹ <https://www.uclahealth.org/medical-services/obgyn/conditions-treated/infertility>

² <https://www.cureus.com/articles/115993-psychological-problems-related-to-infertility>; October 2022

³ <https://www.tandfonline.com/doi/full/10.31887/DCNS.2018.20.1/klrooney>; April 2022