

Complete Term Features

Description/Highlights

15-, 20-, and 30-year guaranteed-level premium term life insurance with an endowment benefit to age 95 (policy form series S-3228).

Premiums are guaranteed for the entire level-premium period selected.

Two rate bands

Band 1	
Issue Age	Face Amount
18-45	\$150,000-\$249,999
46-60	\$100,000-\$249,999
61+	\$50,000-\$249,999

Band 2 \$250,000 +

NAIC Illustration Regulation

Complete Term products are non-illustrated plans under the NAIC Model Illustration Regulation.

Issue Ages Age Last Birthday

15-year plan	18-65
20-year plan	18-60
30-year plan	18-45

Underwriting Classifications

Premier Non-tobacco	(PRNT)
Preferred Non-tobacco	(PNT)
Standard Non-tobacco	(SNT)
Preferred Tobacco	(PT)
Standard Tobacco	(ST)

Annual Policy Fee (Commissionable)

\$80 for all face amounts

Modal Factors

Semi-annually	0.520
Quarterly	0.300
Monthly PAC	0.087

Convertibility

During first 10 policy years or to age 65, if earlier.

Return of Premium

One Life Complete Term pays an endowment at the end of the level period equal to the sum of premiums paid for the base plan of insurance. The endowment does not include any premiums paid for any riders. If the policy is surrendered prior to the

endowment date, the cash value will equal the cumulative premiums paid multiplied by the factors in the table.

Dependent Children's Rider

Issued ages 18 to 60 for primary insured; 15 days to 18 years for children. Coverage to age 23. Minimum face amount \$5,000. Maximum face amount \$20,000. \$8 per thousand. (rider form series S-9308)

Waiver of Premium Rider

Issue ages 20 to 55. Payable to age 60. There is a 6-month (retroactive) waiting period. (rider form series S-9380)

Accelerated Death Benefit

Advance payment of up to 50% of the existing death benefit for terminally ill insureds with a life expectancy of 12 months or less. The minimum amount that may be accelerated is \$10,000; the maximum amount is \$250,000. Interest on the accelerated amount and a one-time processing charge will be deducted from the death benefit. (rider form series S-9325)

Company

Federal Kemper Life Assurance Company,
A Bank One company
1600 McConnor Parkway,
Schaumburg, IL 60196-6801

Return of Premium

Policy Year	15-Year	20-Year	30-Year
1-5	0%	0%	0%
6	5%	3%	1%
7	10%	6%	2%
8	15%	9%	3%
9	20%	12%	4%
10	25%	15%	5%
11	40%	22%	7%
12	55%	29%	9%
13	70%	36%	11%
14	85%	43%	13%
15	100%	50%	15%
16		60%	17%
17		70%	19%
18		80%	21%
19		90%	23%
20		100%	25%
21			30%
22			35%
23			40%
24			45%
25			50%
26			60%
27			70%
28			80%
29			90%
30			100%

This information is for agent use only. Subject to state availability and issue limits.

