

# One Life Complete Term

...affordable term life insurance that can return your money!

This simple, affordable term life insurance plan from One Life Insurance provides your family with financial security. Plus, Complete Term will return your paid premiums at the end of the level period selected, provided it is still in force at the end of the term. This endowment is equal to the sum of the premiums paid for the base plan of insurance and does not include any premiums paid for any riders.

And, remember, the premiums are small compared with the large sums that may be necessary at the death of a spouse or business partner.

## Complete Term benefits include:

- Guaranteed premiums that remain level for 15, 20 or 30 years.
- A lump-sum death benefit to the beneficiaries you designate.
- A death benefit that can be used to pay for mortgage payments, living expenses, college funding, debt and any other costs to help maintain your family's standard of living.
- Return of base plan premiums at the end of the level period.

What could be better?  
Low-cost term premiums today. Important financial security for your family tomorrow.



# One Life Complete Term

## Features

### Guaranteed Premiums

Complete Term is non-participating term life insurance with an endowment benefit and level premiums that are guaranteed not to change for the period selected of 15, 20 or 30 years.

### Requalification/Re-entry

If you are age 65 or younger at the end of the level premium period, you may apply for a second level premium period at premium rates based on your then-attained age.

This requires a medical exam (at the company's cost). If you qualify medically, the higher annually increasing premiums, that would otherwise follow the initial level premium period, could be avoided.

### Accelerated Death Benefit

Automatically added at no additional cost in states where this rider is approved, the accelerated death

benefit provides for advance payment of the lesser of 50% of the existing death benefit or \$250,000, if you become terminally ill and have a life expectancy of 12 months or less. (See rider form series S-9379 for additional details.)

### 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 below.

### Optional Rider Benefits

Optional coverage on your Complete Term policy includes:

- Waiver of Premium (rider form series

S-9380) for total disability after a 6-month retroactive waiting period;

- Dependent Children Coverage (rider form series S-9308) for life insurance coverage on each eligible child to age 23 of that child or age 65 of the insured parent (if earlier).

### Question and Answer

#### Will my Complete Term premiums increase during the level premium period?

No. Complete Term premiums will not change for the time period selected. The policy guarantees that as long as these premiums are paid when due, your coverage will not lapse during the selected period.

#### Am I able to convert my Complete Term policy?

Your policy contains an important provision that allows you to convert your existing term policy – prior to the earlier of the 10th policy anniversary or the anniversary nearest your 65th birthday – to a flexible premium adjustable life plan or whole life plan, without any medical tests or questions. Conversion may not be appropriate in all instances.

*Complete Term is non-participating term life insurance with an endowment benefit to age 95 (policy form S-3228) underwritten by Federal Kemper Life Assurance Company, Schaumburg, IL, 60196-6801. Initial premiums are guaranteed level for time period selected. Not available in all states. Suicide and other limitations may apply. Forms and policy provisions vary by state.*

## 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%



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