Comments are requested by close of business June 21, 2019

**ABC Insurance Co. Decreasing Term Life Insurance Disclosure**

This document lists this product’s key features, benefits and costs. You can get a similar summary of key product features from other insurance companies to help you compare similar products. If you have questions about this particular life insurance product, ask the agent, broker, advisor, or a company representative offering this product for clarification. If you have questions about life insurance products generally or about company or agent licensing, contact [insert name of state department of insurance].

Prepared by Agent Joe Smith, 111 Main St., Kansas City, MO

### Information about the Insured

**Gender:** Male

**Issue Age of Insured:** 39

**Risk Class:** Preferred non-smoker. Additional information about risk classes may be found on page 6 of illustration accompanying this product.

**Health Examination:** In the course of considering an Insured’s application, an insurer may request or collect health information about the insured in a variety of ways. A physical examination and questionnaire will be required.

### Cost Information

- **Initial Premium Model:** $25 per month
- **Does the Premium Vary after the First Year:** No, but the death benefit decreases over time.
- **Premium Funding Options:** Premium can be billed annually.
- **Waiver of Premium or Deductions Options:** None.
- **Surrender Charges:** None.
- **Description of Costs of Insurance Costs and Other Fees:** This policy has no other costs or fees besides your premium.

### Policy Information

**Policy Name:** ABC Insurance Co. Decreasing Term Single Life Policy, No. 999-9999

**Coverage Period:** 15 year term.

**State of Issue:** Wisconsin

**Initial Death Benefit:** $250,000

**Can the Death Benefit Change:** Yes, the benefit gradually decreases to $200,000 over the duration of the term.

**Policy Effective Date:** January 1, 2019

**Policy Loan Options:** None

**Optional Riders:**
- **Child rider** – No additional cost.
- **Spouse Rider** – Additional costs will apply

**Living Benefit** Not available.

**Option to Lower Benefits to Reduce Premiums:** None

**Cash Value:** None

**Fixed Account of Index Account Features:** None