

# Return of Substandard Charges Option Rider (ROSCO)

## Facts at-a-Glance

### Rider Overview

- Upon expiration of the rating period (15 or 20 years), all substandard charges associated with the rider will be returned as a credit to the policy value, and the substandard charges will be reduced to standard charges.
- Designed to encourage individuals to improve their health through key lifestyle changes, with a goal of outliving their life expectancies

### Rider Specifications

#### Issue Ages:

0-80

#### Underwriting Risk Classifications:

- Available only for substandard cases
- Maximum substandard rating is Table H

#### Minimum Face Amount:

same as base policy

#### Maximum Face Amount:

same as base policy

#### Substandard Rating Period:

- 20 years for issue ages 0-70
- 15 years for issue ages 71-80

\* This is only a summary of rider benefits. Actual terms and conditions contained in the rider govern all benefits provided. Please see the rider for more detailed information. The ROSCO rider is available only at issue and cannot be terminated before the end of the substandard rating period. Available at an additional cost. Assumes medical and financial underwriting qualifications at time of initial application. Not available in all states. State variations may apply.



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