

Term Life: Guaranteed Issue Up To **\$150,000**



Group Term Life Insurance to age 100

Nearly

85%

of people said they thought most people need life insurance.*

Yet only

59%

said that they have coverage themselves.*

And

33%

wish their spouse or partner had more life insurance.*

Prepare for the future. Protect your loved ones.

- Face amounts from \$10,000 - \$250,000.
- Maximum amount of life insurance coverage of up to five times annual income but not to exceed \$250,000.
- Dependent face amounts from \$10,000 - \$75,000 (50% of the Member Maximum)
- Basic and Supplemental - Guaranteed Issue up to 3x Salary
- Voluntary Participation - Guaranteed Issue up to 2x
- Terminal Illness Accelerated Death Benefit Rider included in base benefits. In the event of a terminal illness, benefits can be paid while the insured is living.
- Optional Accidental Death and Dismemberment and Paralysis Rider (ADDP):
 - Accidental Death: the selected benefit in addition to the Certificate Benefit amount will be paid if a covered person dies as the result of an accident.
 - Dismemberment and Paralysis: pays a pre-determined percentage of the Death Benefit if a covered person suffers dismemberment or paralysis.
- Optional Waiver of Premium Rider: Premiums are waived once the employee has been totally disabled for six consecutive months.

* Scanlon, James T., Terry, Karen R., and Leyes, Maggie, 2018 Insurance Barometer Study, April 4, 2018, www.limra.com/Research/Abstracts_Public/2018/2018_Insurance_Barometer.aspx. Please note there may be a cost associated with this study.

Monthly Rates with Premium Waiver

Age	Coverage Amount and Monthly Premium									
	Rate per \$1,000	Employee							Spouse	
		\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$10,000	\$20,000
<25	\$0.105	\$1.05	\$2.63	\$5.25	\$7.88	\$10.50	\$13.13	\$15.75	\$1.31	\$2.63
25-29	\$0.095	\$0.95	\$2.38	\$4.75	\$7.13	\$9.50	\$11.88	\$14.25	\$1.19	\$2.38
30-34	\$0.103	\$1.03	\$2.58	\$5.15	\$7.73	\$10.30	\$12.88	\$15.45	\$1.29	\$2.58
35-39	\$0.132	\$1.32	\$3.30	\$6.60	\$9.90	\$13.20	\$16.50	\$19.80	\$1.65	\$3.30
40-44	\$0.202	\$2.02	\$5.05	\$10.10	\$15.15	\$20.20	\$25.25	\$30.30	\$2.53	\$5.05
45-49	\$0.310	\$3.10	\$7.75	\$15.50	\$23.25	\$31.00	\$38.75	\$46.50	\$3.88	\$7.75
50-54	\$0.490	\$4.90	\$12.25	\$24.50	\$36.75	\$49.00	\$61.25	\$73.50	\$6.13	\$12.25
55-59	\$0.789	\$7.89	\$19.73	\$39.45	\$59.18	\$78.90	\$98.63	\$118.35	\$9.86	\$19.73
60-64	\$1.040	\$10.40	\$26.00	\$52.00	\$78.00	\$104.00	\$130.00	\$156.00	\$13.00	\$26.00
65-69	\$1.755	\$17.55	\$43.88	\$87.75	\$131.63	\$175.50	\$219.38	\$263.25	\$21.94	\$43.88
70-74	\$3.386	\$33.86	\$84.65	\$169.30	\$253.95	\$338.60	\$423.25	\$507.90	\$42.33	\$84.65
75-79	\$6.289	\$62.89	\$157.23	\$314.45	\$471.68	\$628.90	\$786.13	\$943.35	\$78.61	\$157.23
80-84	\$11.896	\$118.96	\$297.40	\$594.80	\$892.20	\$1,189.60	\$1,487.00	\$1,784.40	\$148.70	\$297.40