

Term Life

Coverage Description

This plan provides group term life insurance, renewable to age 75. Benefits are level through age 64, reduce by 50% at age 65 and reduce again by 50% at age 70. Coverage may be customized with a choice of plan options and benefit amounts, depending on level of underwriting.

Options include:

- Coverage for spouse and dependent children.
- Accelerated Death Benefit.
- Added benefits for Accidental Death and Dismemberment.
- Waiver of Premium.
- “Benefit Builder” automatic increases to the face amount.

Plan Benefits

	\$5,000 to \$10,000 Plans	\$25,000 Plan	\$50,000 Plan	\$75,000 to \$250,000 Plans
Underwriting Requirements	Guaranteed Issue	Simplified Issue	Simplified Issue	Full Underwriting
Coverage for Children	No	Yes	Yes	Yes
Coverage for Spouse	No	Yes	Yes	Yes
Accelerated Death Benefit	No	No	Yes	Yes
Waiver of Premium	No	No	No	Yes
Non-smoker Discounts	No	No	Yes	Yes
Benefit Builder	No	Yes	No	No

Eligibility

- Insured and spouse under age 65, dependent children under age 23 (depending on state requirements).
- Underwriting requirements are determined by plan selection.

Premium

- Premiums are based on attained age, determined by plan selection, and increase as the insured enters a new age bracket.
- Rates are bracketed in 5-year age bands, starting at age 25.
- One “all children” rate to cover dependent children, regardless of number. A “per child” rate is also available.

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