

Innovative Benefit Design

Guaranteed Premiums

Life insurance and long term care rider premiums are guaranteed never to increase, coverage is guaranteed through age 120.

Term Life Insurance to age 120

Based on current interest rate assumptions the death benefit is designed to remain level through age 120 and be fully paid up by age 100. In the event of a long term decline in interest rates, your coverage does contain a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.

Paid-up Benefits

After 10 years, paid up benefit begin to accrue. At any point thereafter, if premiums stop, a reduced paid up benefit is guaranteed. Flexibility is perfect for retirement.

Terminal Illness Benefit

You can receive 50% of your death benefit immediately, up to \$100,000, if you are diagnosed as terminally ill.

Long Term Care (LTC)

If you need LTC, you can access your death benefit while you are living, if you are certified by a physician as being both chronically ill and confined to a nursing home, home health care, assisted living, or adult day care services or you have a Severe Cognitive Impairment that requires substantial Supervision to protect you from threat of health or safety, you can receive 4% of your death benefit each month for up to 25 months. Benefits would begin after a 90 day elimination period has been satisfied. Insurance premiums are waived while this benefit is being paid.



Optional Benefits That Make LifeTime Benefit Term Even More Valuable¹

Dependent Child Benefit

One low premium covers all natural, adopted, step-children or any children for whom you are a legal guardian who are 15 days through 24 years old. Coverage continues until a child reaches age 26, marries or is no longer a dependent, or when you reach age 75 or terminate coverage, whichever comes first. Coverage is guaranteed issue and you may select benefit amounts of \$15,000 or \$25,000.

Waiver of Premium

Waives your premium payments if you become totally disabled.

Payor Waiver of Premium

Waives the premium of your spouse, if you, the payor become totally disabled.

Spouse Term Rider

If your spouse does not qualify for LifeTime Benefit Term coverage based upon the answers to health questions, he/she may apply for a guaranteed issue amount of \$10,000 as a term rider to your contract. Issue ages are from 19 through 70 and premiums are guaranteed to be level for the length of coverage. Assuming you continue to pay premiums and do not cancel your coverage, the spouse term rider will last to the latter of age 70 or 10 years, whichever is longer. For example, if your spouse is age 35, coverage will terminate at age 70; if your spouse is age 65, coverage will terminate at age 75.

Guaranteed Insurability

Allows for scheduled automatic increases to the death benefit coverage, subject to eligibility requirements, without requiring evidence of insurability.

Features

Affordable Financial Security

Lifelong protection with premiums beginning as low as \$3 per week.

Strong Guarantees

Guaranteed life insurance Premium* and Death Benefits last a lifetime.

Highly Competitive Rates

For the same premium, Lifetime Benefit Term provides higher benefits than whole life and lasts to age 120.

Fully Portable and Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as premiums are paid as due.

Family Coverage

Coverage is available for your spouse and children.

Future Insurability*

By participating in the minimum plan (premium of \$3.00 per week or minimum face amount if premium of \$3.00 per week is not available), you become eligible to increase your coverage up to an additional \$25,000 at each annual enrollment to the maximum Guaranteed Issue amount allowed. This means you are protecting you insurability for the future, regardless of your health condition at the time of annual enrollment!

* Limitations apply, including being actively at work at the time of the application for additional coverage and the Group meeting all qualifications necessary for a Guaranteed Issue offer at time of enrollment.



The enrollment process is powered by the EnrollForLife™ platform.