



Call (310) 470-2343 for more info!

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| Eligibility |
| Groups covered under the program will be limited to those with an active employer – employee relationship. The employees would need to be W-2 employees of the group working a minimum of 20 hours per week. |
| No retiree coverage will be extended under this program. |

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| Program Size |
| 10 to 249 eligible lives (cases with 250+ eligible lives will be viewed on an individual basis) |
| Voluntary life plans need <i>only</i> a minimum of 5 enrolled employees for the coverage to be effective. |

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| Product Offering |
| Employer paid group basic life w/ AD&D |
| Employee paid group supplemental life (w/ optional AD&D for \$.02 per \$1,000) |
| Employee paid group dependent life (w/ optional AD&D for \$.02 per \$1,000) |

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| Rate Guarantee |
| Two year rate guarantee with Basic Life w AD&D, Three year rate guarantee if Basic & Voluntary Life is purchased. |

| Basic Life/AD&D Plan Offering | |
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| Plan Provision | Basic Life w/ AD&D |
| Funding | 100% Employer Paid |
| Benefit : \$10,000 to \$100,000 (Class options available) | Group Size : 10-249 Lives |
| Waiver of Premium | Prior to age 60 9 month elimination period Total definition of disability Terminates at 65 |
| Age Reduction | 65% at 70; 50% at 75; |
| Accelerated Death Benefit | 100% to plan maximum |
| Conversion | Included |
| Portability | Included |

Group Life 10-249 Eligible Lives

- Guaranteed Issue
- 2 Year Rate Guarantee
- 3 Year Rate Guarantee when sold with Voluntary Life

| Basic Life/AD&D Pricing | |
|------------------------------------|-------------------------|
| LIFE Rates per \$1000 | 0.167 per \$1000 |
| AD&D Rates per \$1000 | 0.020 per \$1000 |
| Combined Rates per \$1000 | 0.187 per \$1000 |

| Voluntary Life Insurance Offer | | |
|---------------------------------------|---|--|
| Plan Provision | Eligible Lives of 5 to 49 | Eligible Lives of 50 to 249 |
| | Voluntary Life | |
| Funding | 100% Employee Paid | |
| Benefit | \$10,000; \$20,000; \$30,000; \$40,000; or \$50,000; | \$10,000; \$20,000; \$30,000; \$40,000; \$50,000; \$60,000; \$70,000; \$80,000; \$90,000; or \$100,000; |
| Non-Medical Maximum | \$50,000 | \$100,000 |
| Waiver of Premium | Prior to age 60; 9 month elimination period Total definition of disability; Terminates at 65 | Prior to age 60; 9 month elimination period Total definition of disability; Terminates at 65 |
| Age Reduction | 65% at 70; 50% at 75; | 65% at 70; 50% at 75; |
| Accelerated Death Benefit | 100% to plan maximum | 100% to plan maximum |
| Conversion | Included | Included |
| Portability | Included | Included |
| Spouse Life | \$10,000; \$20,000; | \$10,000; \$20,000 |
| Spouse Non-Medical Maximum | \$20,000 | \$20,000 |
| Child Life | \$10,000 | \$10,000 |
| Child Non-Medical Maximum | \$10,000 | \$10,000 |

| Voluntary - Employee & Spouse Rates | | | |
|--|------------------|----------|------------------|
| Age Band | Rate per \$1,000 | Age Band | Rate per \$1,000 |
| <25 | \$0.07 | 50-54 | \$0.51 |
| 25-29 | \$0.08 | 55-59 | \$0.78 |
| 30-34 | \$0.10 | 60-64 | \$1.22 |
| 35-39 | \$0.14 | 65-69 | \$2.12 |
| 40-44 | \$0.20 | 70-74 | \$3.78 |
| 45-49 | \$0.32 | 75+ | \$7.41 |

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| Child Life | \$0.20 |
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