

Combined Insurance Worksite Solutions



Level Term Life Protector

Worthy protection for your loved ones

Level Term Life Protector

Policy Form No. 33074

PRODUCT FEATURES

- Available term periods of 5-year, 10-year, 20-year, or To Age 65
- Spouse or Domestic Partner and Children's riders are available
- **Guaranteed renewable** for term periods equal to or shorter than the original term. The renewed term period cannot extend beyond the insured's 65th birthday
- **Accelerated Death Benefit** included at no additional cost
- **Guaranteed Insurability** option allows the policyholder to purchase additional insurance (equal to the lesser of one half the benefit amount or \$25,000) without evident of insurability. Available only on the first and second policy anniversary dates.
- **Waiver of Premium** — available after six months of total disability; disabled before age 60
- **Conversion privilege** to another available life policy — exercisable at the end of the term period
- **Coverage is portable.** Employees can keep their coverage if they change jobs or retire.
- Choice of benefit payment options (lump sum or periodic payments)

BENEFIT AMOUNTS

- Employee benefit amounts from \$10,000 to \$250,000 (maximum six times earnings)
- Spouse/Domestic Partner: \$10,000 or \$25,000
- Child: \$5,000 or \$10,000

ELIGIBILITY

- Can match the employer's existing benefit plan waiting period of full-time employees
- Employee must earn at least \$12,000 a year
- Employee/spouse/domestic partner issue ages: 18-64
- Children issue ages: 11 days-17 years

PREMIUM STRUCTURE

- Rates are issue age based and do not increase for the term of the policy
- Unisex rates for each age
- Smoker/non-smoker rates

UNDERWRITING GUIDELINES

- Employee must be actively at work on the date of enrollment
- Contingent Guaranteed Issue (CGI) limits:
 - CGI is available for groups with a size of 50 and more
 - Available to all employees regardless of date of hire
 - Height/weight information is waived
 - Employee:

Case Size	Max. Premium	Max. Benefit
50 - 249	\$10	\$100,000
250 - 499	\$12	\$125,000
500+	\$15	\$150,000

- Spouse/Domestic Partner: \$10,000
- Child/grandchild: \$5,000
- Only 20 year term and To Age 65 are available

EXCLUSIONS AND LIMITATIONS

Suicide

If within two years from the issue date the insured dies by suicide, whether sane or insane, the amount payable shall be limited to the amount of premiums paid under the policy.

Incontestability

Except for nonpayment of premiums, this policy will be incontestable during the insured's lifetime after it has been in force for two years from the issue date.

Renewals

The policy or any amendments cannot be renewed for a term period which extends beyond the insured's 65th birthday.

SAMPLE RATES

EMPLOYEE

5 Year Term — Weekly Deductions

Age	\$10,000		\$25,000		\$75,000	
	Smkr	NonSmkr	Smkr	NonSmkr	Smkr	NonSmkr
25	\$1.29	\$1.10	\$2.23	\$1.84	\$5.77	\$4.32
30	\$1.40	\$1.11	\$2.59	\$1.88	\$6.56	\$4.41
40	\$2.14	\$1.38	\$4.43	\$2.53	\$12.09	\$6.38
50	\$3.60	\$2.16	\$8.10	\$4.48	\$23.09	\$12.24

10 Year Term — Weekly Deductions

Age	\$10,000		\$25,000		\$75,000	
	Smkr	NonSmkr	Smkr	NonSmkr	Smkr	NonSmkr
25	\$1.32	\$1.11	\$2.38	\$1.87	\$5.94	\$4.40
30	\$1.42	\$1.12	\$2.63	\$1.90	\$6.68	\$4.47
40	\$2.16	\$1.14	\$4.49	\$2.63	\$12.27	\$6.67
50	\$3.71	\$2.24	\$8.38	\$4.69	\$23.92	\$12.86

20 Year Term — Weekly Deductions

Age	\$10,000		\$25,000		\$75,000	
	Smkr	NonSmkr	Smkr	NonSmkr	Smkr	NonSmkr
25	\$1.36	\$1.14	\$2.49	\$1.95	\$6.25	\$4.63
30	\$1.49	\$1.19	\$2.81	\$2.06	\$7.23	\$4.96
40	\$2.35	\$1.64	\$4.98	\$3.18	\$13.72	\$8.33
50	\$4.29	\$2.80	\$9.82	\$6.10	\$28.24	\$17.08

To Age 65 — Weekly Deductions

Age	\$10,000		\$25,000		\$75,000	
	Smkr	NonSmkr	Smkr	NonSmkr	Smkr	NonSmkr
25	\$1.64	\$1.28	\$3.18	\$2.29	\$8.34	\$5.65
30	\$1.83	\$1.37	\$3.66	\$2.52	\$9.77	\$6.35
40	\$2.66	\$1.78	\$5.73	\$3.53	\$15.98	\$9.39
50	\$4.01	\$2.52	\$9.13	\$5.40	\$26.17	\$14.98

The information contained within this document is only a brief description of the product features, benefits, rates, and limitations. See the actual policy for specific details.