

Whole Life Insurance Benefits

Whole Life Insurance may be a great supplement to any term life insurance you may already have because it can help protect your loved ones for your entire life, not just while you're working. Whole Life Insurance is permanent coverage you own; it can never be cancelled, even if your health changes.¹

Available coverage is subject to certain minimums and maximums summarized in the Lifetime Coverage Limits table below.

Guaranteed Issue maximums are available in the employee's initial period of eligibility by answering "Yes" to the question ("Are you at work on a full-time basis, performing your usual duties?"). After the initial enrollment period guaranteed issue maximums are subject to change.

Proposed Insured	Ages	Guaranteed Issue	Subject to Medical Evidence of Insurability ²
		Defined Benefit Certificates (Min – Max)	Defined Benefit Certificates (Min – Max)
Employee	17-70	\$10,000 - \$100,000	\$105,000 – \$1,000,000

Spouses/Domestic Partners and children.³

Proposed Insured	Ages	Guaranteed Issue	Subject to Medical Evidence of Insurability ²
		Defined Benefit Certificates (Min – Max)	Defined Benefit Certificates (Min – Max)
Spouse/ Domestic Partner	17-70	\$5,000 – \$25,000	\$30,000 – \$1,000,000
Children (15 days- 26 years old)	15 days - 26	\$5,000 – \$10,000	\$15,000 – \$1,000,000

*Guaranteed Issue available for children at \$5,000-10,000 Face Amount Value only.

Additional features may help provide you with even more protection:

- **Accelerated Death Benefit for Terminal Illness Rider^{4,6}** Automatically included in all policies at no additional cost. The Accelerated Death Benefit due to Terminal Illness Rider provides a death benefit of up to 80% of the death benefit amount (with the balance payable upon final claim). Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.
- **Accelerated Death Benefit for Chronic Illness Rider^{5,6}** helps cover costs associated with a chronic illness, which can be expensive and are not typically covered by medical plans. You may elect to claim an accelerated death benefit if you become chronically ill, meaning you are severely cognitively impaired (such as Alzheimer's) or are unable to perform two of six Activities of Daily Living, such as bathing, continence, or dressing, without assistance. This benefit can be used as you see fit while you are still living and reduces the benefit payable at death. Pays 5% per month (up to a maximum of 80%) of your Life Insurance proceeds (with the balance payable upon final claim). Available on employee certificate only. Any outstanding loans will reduce the cash value and death benefit.
- **Accelerated Death Benefit Option Rider for Long Term Care** Issue Ages 17-70 Available to Employee Only Not available to residents of NC or UT. The Long-Term Care Rider is also not available to residents of NY when more than 50% of the eligible employees reside in NY. The plan design is 80% of the death benefit minus outstanding loans and loan interest with 20% of death benefit preserved. This is paid in monthly installments of 5%. Triggered if the insured becomes temporarily or permanently chronically ill and is receiving qualified long-term care services under a plan of care. "Chronically Ill" or "Chronic Illness" means the insured has been certified by a licensed health care practitioner as:
 1. being unable to perform (without substantial assistance from another individual) at least 2 ADLs, for a period of at least 90 consecutive days, due to a loss of functional capacity; or
 2. requiring substantial supervision by another individual to protect oneself from threats to health and safety due to severe cognitive impairment for a period of at least 90 consecutive days.Premium will be discontinued while rider is activated. Please note: For employee certificates, if the Accelerated Death Benefit Option Rider Long Term Care is not available in the employee's residence state at the time of contract issue, the Accelerated Death Benefit Option for Chronic Illness Rider will be included in the certificate. If the LTC rider is later approved in the employee's residence state, the LTC rider will replace the Chronic Illness rider. The employee has a free look period for the LTC rider. If they choose not to accept the LTC rider, the Chronic Illness rider will be restored to the certificate. There is no premium difference between the LTC or Chronic Illness riders. The employee will not have both the Chronic Illness and the LTC rider at any time.
- **Accidental Death Benefit** This rider doubles the insurance proceeds for an insured up to age 70 if an accidental death occurs within 12 months of the date of a covered accident and was a direct result of the accident independent of other causes. Available on employee, spouse/domestic partner, and children certificates
- **Waiver of Premium Benefit⁷** This rider waives the premium after nine months of the insured's total disability and refunds the prior nine months premium upon approval. Benefits continue until the earlier of the end of the insured's total disability or age 65. Available on employee certificate only, not spouse/domestic partner or children.