

VOLUNTARY EMPLOYEE LIFE

Benefit	Increments of \$10,000 to \$300,000, not to exceed 5x annual earnings
Minimum	\$10,000
Maximum	\$300,000
Guaranteed Issue Amount	\$200,000
Age Reductions	<ul style="list-style-type: none"> • Age 65 reduces to 65% • Age 70 reduces to 50%
Waiver of Premium Provision	Total disability must occur prior to age 60; insurance ends when the employee ceases to be totally disabled; fails to provide proof of disability; attains age 65; or attains his or her retirement date. Elimination Period: 6 Months
Accelerated Death Benefit	Maximum benefit 75%; included for life insurance amounts of at least \$10,000
Continuation of Insurance	Available during total disability
Conversion	Included
Portability	Included
Suicide Exclusion	Included
Minimum Participation	Ten (10) Employees or 20%, whichever is greater.
Rate Guarantee	2 years

VOLUNTARY DEPENDENT LIFE

Spouse Life Benefit	Increments of \$5,000 to \$50,000, not to exceed 50% of the Employee amount
Minimum	\$5,000
Maximum	\$50,000
Guaranteed Issue Amount	\$30,000
Termination	As of the termination date of the employee or age 99
Age Reductions	<ul style="list-style-type: none"> • Age 65 reduces to 65% • Age 70 reduces to 50%
Domestic Partner	Included
Suicide Exclusion	Included
Conversion	Included
Child Life Benefit	<ul style="list-style-type: none"> • Not to exceed 100% of the Employee amount • \$10,000 (Live Birth to 6 months) • \$10,000 (6 months to maximum age benefit)
Termination Age	26 Years