

Peace of Mind *and*
Real Cash Benefits



GROUP WHOLE LIFE INSURANCE

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We've got you under our wing.®

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. Definitions, waiting period, pre-existing condition limitation, limitations and exclusions, benefits, termination, portability, etc., may vary based on your employer's home office. Please see your agent for the plan details specific to your employer.

GROUP WHOLE LIFE INSURANCE

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Don't leave your family unprotected, provide for them now with whole life insurance.

Many employees choose our whole life insurance products because they offer the flexibility to meet a variety of personal needs. With whole life insurance plans, employees have a choice of benefit and premium amounts that fit their paychecks and life styles.

Employees also have access to the cash value accumulated in their plans and may use these savings for loans or withdrawals. And with our voluntary plans, employees own their coverage and can keep them in force even when they retire or change employers.

- **FLEXIBILITY TO MEET YOUR NEEDS**

Employee—Coverage amount: up to \$100,000.

Spouse—Coverage amount: up to \$50,000 (not to exceed employee's coverage).

Children (ages 15 days-24 years)—\$10,000 child term life rider covers all your dependent children for only \$1.38 per week. A \$10,000 or \$25,000 certificate is also available for each child.

- **BUILDS CASH VALUE**

In addition to having valuable life insurance protection, you can accumulate savings at a guaranteed rate of return. You have access to your cash value and have the ability to make loans or withdrawals.

- **NO MEDICAL EXAMS REQUIRED**

Employees and their families may apply for benefit amounts by answering only a few medical questions.

- **PERMANENT INSURANCE PROTECTION**

Once your insurance application has been approved and payroll deductions have started, the coverage is yours to keep by continuing to pay premiums. Your premium will never increase.

- **PORTABILITY**

Take your coverage with you if you leave the company (with certain stipulations).



WHOLE LIFE BENEFITS AND PROCEEDS

(EMPLOYEE, SPOUSE AND CHILD COVERAGE AVAILABLE; ISSUE AGES 18-70 FOR EMPLOYEE AND SPOUSE, CHILDREN AGE 15 DAYS TO 24 YEARS)

We will pay proceeds upon your death. Proceeds are the total amount of benefits payable and will be the sum of the amount of insurance currently in force, any insurance you have provided by any benefit riders, any premium amount paid beyond the certificate month in which you die, less any certificate loan or loan interest and any unpaid premium.

We will pay these proceeds to your named beneficiary in one sum. The proceeds can be left with us to earn interest (guaranteed to be at least 2.0% compounded annually).

To the extent permitted by law, proceeds will not be subject to any claims of a beneficiary's creditors.

CASH VALUE AND CERTIFICATE LOANS

This plan provides a cash value. The cash value benefit may be obtained through certificate loan or surrender value option. The loan amount available will be the cash value of the plan plus the value of any attached rider, less any unpaid premium, any exiting certificate loan, or any loan interest. A certificate loan may be obtained by written request. The certificate loan may be repaid at any time during the insured's lifetime. If it is not repaid, the loan will be deducted as a single sum from any settlement or refund. If the loan exceeds the cash value of the certificate, the certificate will terminate 31 days after a notice of termination has been sent to your or any assignee of record's last known address.

WAIVER OF PREMIUM RIDER

(EMPLOYEES ONLY; ISSUE AGES 18-55)

This benefit waives the entire premium amount for employee coverage after the insured has been totally disabled due to bodily injury or disease for four consecutive months and continues throughout the duration of the disability. Any recurrence of a prior disability will be covered, provided the prior disability continued for at least 6 consecutive months, it begins within 30 days of recovery, and is due to the same or related causes. The Waiver of Premium is also available for loss of sight or loss of limbs even though the employee may be able to engage in an occupation. The rider terminates on the employee's certificate anniversary coinciding with or next following his 60th birthday.

ACCIDENTAL DEATH BENEFIT RIDER

(EMPLOYEE AND SPOUSE ONLY; ISSUE AGES 18-60)

This benefit provides an additional benefit equal to the certificate face amount if the insured dies within 90 days from injuries received in a covered accident. The maximum coverage available under the rider is \$100,000. The Accidental Death Benefit Rider terminates at age 65.

ACCELERATED BENEFIT RIDER

(EMPLOYEE AND SPOUSE ONLY)

We will pay a lump sum benefit up to one-half of the certificate death benefit upon diagnosis of a terminal illness. You may choose the amount of the accelerated benefit, subject to these limitations: the maximum benefit is one-half of the eligible death benefit, the sum of the accelerated death benefit under all certificates and riders on your life cannot exceed \$250,000, and the minimum benefit must be greater than \$10,000.

This rider is not intended to provide health, nursing, home or long term care insurance. Benefit payments may affect the insured's eligibility to receive Medicaid and other government benefits or entitlements.

Receipt of accelerated benefits may be taxable. The insured should consult with his personal tax advisor. This benefit is subject to an administrative expense charge not to exceed \$250.

LIMITATIONS AND EXCLUSIONS

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain their individual guaranteed-renewable policy.

MISSTATEMENT OF AGE

If an age has been misstated on the enrollment form, the benefits will be those that the paid premium would have purchased at the correct age.

SUICIDE EXCLUSION

If the insured commits suicide within two years from the certificate date, we will limit the death benefit proceeds to the premiums paid less any loans and loan interest.

WAIVER OF PREMIUM RIDER EXCLUSION

No benefits will be provided by the rider if Total Disability:

1. is caused by an intentionally self-inflicted injury; or
2. results from an act of war, declared or undeclared; while the employee is in the military service of any country.

ACCIDENTAL DEATH RIDER EXCLUSION

The Accidental Death Benefit provided by this rider shall not be payable if the insured's death results from any of the following causes:

1. war or any act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
2. suicide;
3. any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental injury;
4. committing or attempting to commit an assault or felony;
5. the voluntary taking of: a. any drug, medication, or sedative unless as prescribed by a physician; or b. any poison (except for food poisoning), including carbon monoxide;
6. operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured; a. is a pilot, officer, or member of the crew; or b. is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight; or c. is giving or receiving any kind of training or instructions; or d. has any duties aboard such aircraft.

ACCELERATED DEATH BENEFIT RIDER EXCLUSIONS

We will not pay the Accelerated Benefit until we receive proof of the insured's terminal illness and we have received the owner's written request for an accelerated benefit and have received written consent from all irrevocable beneficiaries waiving their rights to any death benefit required to pay off any liens at the time of death. At our discretion, we may require written consent from a spouse of the insured, or other beneficiaries, or any other person whom we believe to have a potential interest in the proceeds of the certificate, and we have received an assignment form making us the assignee of the certificate for the amount of the lien.

We will not pay the Accelerated Benefit:

1. If either the owner or the insured is required by a government agency to use the Accelerated Benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement;
2. If either the owner or the insured is required by law to use the Accelerated Benefit to meet the claims of creditors, whether in bankruptcy or otherwise;
3. If the terminal illness results from intentionally self-inflicted injuries;
4. If the certificate is in force as either extended term insurance or reduced paid-up insurance;
5. If the certificate is legally or equitably assigned, except to us as security for the lien;
6. If any part of the Death Benefit under the certificate is contestable.
7. If the certificate is not in force or the Death Benefit under the certificate is not payable for any reason.
8. If the amount of the Accelerated Benefit, plus the amount of all Accelerated Benefits on the insured from all certificates issued by us, exceeds \$250,000; or
9. If there has already been an Accelerated Benefit paid on this certificate.

PORTABLE COVERAGE

When coverage would otherwise terminate because the employee ends employment with the employer, coverage may be continued. The employee will continue the coverage that is in-force on the date employment ends, including dependent coverage then in effect.

If the Master Policy is terminated, you will become members of a Group of Insureds. The members will continue to have coverage, and your coverage will remain in force. Please refer to your certificate for terms and conditions.

EFFECTIVE DATE

The certificate issued under the policy will take effect as of the insured's application date, if the insured is eligible for it; the application is signed; the first premium is paid to us; and the information provided in the application is acceptable to us for issuance of the coverage under our rules and practices.

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under our wing.®**

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