

# LIFE COVERAGE

## GROUP VOLUNTARY LIFE COVERAGE

|                           |           |   |
|---------------------------|-----------|---|
| Guaranteed Issue          | Employee  | Up to <b>\$100,000</b> not to exceed 5 times your annual salary   |
|                           | Spouse    | Guaranteed issue up to <b>\$30,000</b> with \$50,000 maximum  |
|                           | Dependent | Up to <b>\$10,000</b>   |
| Portable                  |           | Portable if coverage has been in force for at least 12 months. If an insured leaves the group for any reason, he or she may be able to continue this coverage on a direct basis.      |
| Convertible               |           | Convert all or part of the amount of coverage to an individual life policy.   |
| Accelerated Death Benefit |           | Accelerates a portion of the death benefit if a covered person is first diagnosed with a terminal illness which, in the best medical judgment, will result in death within 12 months. |
| AD&D                      |           | Benefit amount equal to the life amount elected by you. In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable.                  |
| Benefit Reduction         |           | Benefits will reduce <b>50%</b> at age 70 and terminate at retirement.  |



**GUARANTEED  
ACCEPTANCE UP TO  
\$100,000!**

To get a personalized quote:

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