

Voluntary Payroll Deduction Insurance

PAYROLL DEDUCTION TERM 20 ROP LIFE INSURANCE

Policy Form CLI-153



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PRODUCT FEATURES AND GUIDELINES

Plan

Term 20 ROP life insurance offers competitively priced term insurance protection guaranteed to remain level for a period of 20 years with a return of premium feature. Additional features include:

- Owner may choose to keep the policy in force with a reduced death benefit or receive 80% of the base premiums (excluding rider premiums) at the end of the guaranteed term period provided the policy is in force and the insured is still living
- Renewable to age 100
- Convertible prior to the end of guaranteed period or age 70, whichever comes first
- Annually renewable term rates begin at the end of the term period

Classifications

Unisex and nonsmoker/smoker

Issue ages

Employee and spouse

18-50 years

Children, stepchildren and legally adopted children

Ages 18-25; must be full-time students, unmarried and not in military services

Face amounts

Employee and spouse

- \$25,000, \$50,000, \$75,000 and \$100,000
 - Additional increments available through \$100,000
 - Employee may purchase up to \$50,000 or less on their spouse without the spouse's signature, except where prohibited by the state. Additional amounts of coverage are available with the spouse's signature.

Children, stepchildren and legally adopted children

\$25,000 and \$50,000

Underwriting

Guaranteed issue – requires no medical questions

- Employee, spouse and children
- Groups with 15 or more eligible employees
- One-on-one meetings with all eligible employees are mandatory
- Combination of worksite life insurance products allowed
- Children's Term Life Insurance Rider may be added to either employee's or spouse's policy, but not both

Simplified issue – requires answers to medical questions

- Amounts above guaranteed issue limits
- Employer group does not qualify for guaranteed issue – subject to approval

Optional benefit riders*

Accidental Death Benefit Rider (CLI-684)

- Issue ages: 18-50 years
- Employee, spouse and children
- Benefit expires at age 70

Children's Term Life Insurance Rider (CLI-671)

- Issue ages: 18-50 years
- Eligible child's age: 15 days-18 years
- May add to either employee's policy or spouse's policy
- Benefit amount: \$10,000
- Premium of \$1 per week covers all eligible children
 - On the date of the application, eligible children include any child, stepchild or legally adopted child
 - After application, eligible children include any child born to or legally adopted by insured
- Conversion opportunity provided for covered individuals of the in-force rider at the policy anniversary date nearest age 25 for up to \$50,000
- Rider terminates on the policy anniversary following the insured's 65th birthday

Waiver of Premium Rider (CLI-686)

- Issue ages: 18-50 years
- Employee, spouse and children
- Premium waived if the insured becomes totally disabled for six consecutive months
- Benefit expires on the policy anniversary following the insured's 65th birthday, unless totally disabled at expiry date

Accelerated Benefit Rider (CLI-680-CV)

- Issue ages: 18-50 years
- No additional charge
- Employee, spouse and children
- Policyowner may request up to 50% of the policy's face amount if insured has been diagnosed by a physician with a terminal illness that is reasonably expected to result in death within 24 months or has been confined continuously for 90 days in a nursing home and is reasonably expected to remain there for the duration of the insured's life
- One advanced payment is allowed per calendar year
- Maximum lifetime benefit available is lesser of 50% of the death benefit or \$250,000
- Minimum benefit that can be advanced is \$2,500

* Rider eligibility subject to issue age limitations of the base policy.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to eligibility requirements. Products and riders are available in most states.

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