

# Voluntary Group Term Life

## Stand-Alone Coverage for the Employee and Family

Our Voluntary Group Term Life plan can provide employees the opportunity to increase their benefits package and purchase additional insurance protection for their family members at affordable group rates.

### Plan Options

#### ■ Competitive Benefit Amounts and Guaranteed Issue Limits

Insured employees and their spouses may choose up to \$500,000 of term life insurance in \$10,000 increments, subject to guaranteed issue limits based on group size and group participation requirements. Groups who at initial enrollment have at least 25% participation can offer employees and/or spouses, who currently have Voluntary Life coverage, up to \$10,000 of additional coverage without evidence of insurability, up to the group's guarantee issue level. Children age 6 months to 18 years (23 if a full-time student) may be insured for \$5,000 or \$10,000.

#### ■ Group Size

Competitive programs for groups of all sizes. Available to groups with 2 or more lives (minimum of 10 in state of Washington).

#### ■ Other Additional Product Features

There are no benefit reduction schedules, life benefits do not reduce with age. Waiver of Premium is available to covered employees who become totally disabled prior to age 60, and remain totally disabled without interruption for at least 6 months.

#### ■ Accelerated Death Benefit

The Accelerated Death Benefit pays an insured employee 50% of his voluntary life amount (to a maximum of \$150,000) if he is terminally ill and has less than 12 months to live.

#### ■ Portability

Portability allows the insured to continue their insurance (to age 70) without evidence of insurability if coverage terminates (due to termination of employment).

#### ■ Accidental Death and Dismemberment (AD&D)

Insured employees may choose benefit amounts from \$10,000 - \$500,000 in \$10,000 increments. Family plan allows a employee to insure his spouse and/or dependent children. The Spouse benefit is equal to 50% of the employee's benefit and each child is covered for 10% of the employee's benefit amount. Additional benefits include: The Education Benefit, Repatriation of Remains, Common Disaster Benefit, and Seat Belt / Air Bag Benefit.

For Agent Use Only. Voluntary Group Term Life and AD&D are underwritten by Fort Dearborn Life Insurance Company. This brochure is for illustrative purposes only and is not a contract. Only the insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions.

#### Administrative Offices:

Downers Grove, Illinois | Cleveland, Ohio | Dallas, Texas



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