



Effective – April 1, 2013

Group Basic Term Life/AD&D

BASIC TERM LIFE

Employee - \$50,000

Dependent – Spouse - \$5,000

AD&D

Employee, Spouse – amounts are equal to above Basic Life amounts.

Age Reduction Schedule – 65% at age 65 & 50% at age 70

Voluntary Term Life/AD&D

VOLUNTARY TERM LIFE

Employee – Minimum - \$10,000, Maximum – 5x Annual Salary, up to \$50,000, in \$10,000 increments. Guaranteed Issue – 100% of employee's benefit, up to \$100,000.

Spouse – Minimum - \$5,000, Maximum – 100% of employee's benefit, up to \$50,000 in \$5,000 increments. Guaranteed Issue – 100% of employee's benefit, up to \$35,000.

AD&D

Employee & Spouse amounts are equal to above Basic Life amounts.

Age Reduction Schedule – 65% at age 65, 50% at age 70

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