



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$100,000 Basic Term Life coverage for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1 times life amount.
Spouse/Domestic Partner Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
Child Benefit	N/A	Your dependent children age 14 days to 26 years. \$1,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$100,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$100,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$50,000, 65-69 \$10,000, \$0. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 50% at age 70

Subject to coverage limits

‡ **Spouse/DP coverage terminates at age 70.**

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

Annual Election Option allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to an amount of up to \$50,000, up to the Guarantee Issue amount.



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$25,000 Basic Term Life coverage for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1 times life amount.
Spouse/Domestic Partner Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.†
Child Benefit	N/A	Your dependent children age 14 days to 26 years. \$1,000 increments to a maximum of \$10,000. Subject to state limits. See Cost Illustration page for details.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Guarantee Issue coverage up to \$25,000 per employee	We Guarantee Issue coverage up to: Employee Less than age 65 \$100,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$50,000, 65-69 \$10,000, \$0. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 50% at age 70

Subject to coverage limits

‡ **Spouse/DP coverage terminates at age 70.**

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

Annual Election Option allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to an amount of up to \$50,000, up to the Guarantee Issue amount.

Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

Employee	Monthly premiums displayed. Cost of AD&D is included.								
	Policy Election Amount	Policy Election Cost Per Age Bracket							
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$10,000	\$1.17	\$1.26	\$1.63	\$2.46	\$3.59	\$5.21	\$8.07	\$13.18	\$21.04
\$20,000	\$2.34	\$2.52	\$3.26	\$4.92	\$7.18	\$10.42	\$16.14	\$26.36	\$42.08
\$30,000	\$3.51	\$3.78	\$4.89	\$7.38	\$10.77	\$15.63	\$24.21	\$39.54	\$63.12
\$40,000	\$4.68	\$5.04	\$6.52	\$9.84	\$14.36	\$20.84	\$32.28	\$52.72	\$84.16
\$50,000	\$5.85	\$6.30	\$8.15	\$12.30	\$17.95	\$26.05	\$40.35	\$65.90	\$105.20
\$60,000	\$7.02	\$7.56	\$9.78	\$14.76	\$21.54	\$31.26	\$48.42	\$79.08	\$126.24
\$70,000	\$8.19	\$8.82	\$11.41	\$17.22	\$25.13	\$36.47	\$56.49	\$92.26	\$147.28
\$80,000	\$9.36	\$10.08	\$13.04	\$19.68	\$28.72	\$41.68	\$64.56	\$105.44	\$168.32
\$90,000	\$10.53	\$11.34	\$14.67	\$22.14	\$32.31	\$46.89	\$72.63	\$118.62	\$189.36
\$100,000	\$11.70	\$12.60	\$16.30	\$24.60	\$35.90	\$52.10	\$80.70	\$131.80	\$210.40
\$110,000	\$12.87	\$13.86	\$17.93	\$27.06	\$39.49	\$57.31	\$88.77	\$144.98	\$231.44
\$120,000	\$14.04	\$15.12	\$19.56	\$29.52	\$43.08	\$62.52	\$96.84	\$158.16	\$252.48
\$130,000	\$15.21	\$16.38	\$21.19	\$31.98	\$46.67	\$67.73	\$104.91	\$171.34	\$273.52
\$140,000	\$16.38	\$17.64	\$22.82	\$34.44	\$50.26	\$72.94	\$112.98	\$184.52	\$294.56
\$150,000	\$17.55	\$18.90	\$24.45	\$36.90	\$53.85	\$78.15	\$121.05	\$197.70	\$315.60
\$160,000	\$18.72	\$20.16	\$26.08	\$39.36	\$57.44	\$83.36	\$129.12	\$210.88	\$336.64
\$170,000	\$19.89	\$21.42	\$27.71	\$41.82	\$61.03	\$88.57	\$137.19	\$224.06	\$357.68
\$180,000	\$21.06	\$22.68	\$29.34	\$44.28	\$64.62	\$93.78	\$145.26	\$237.24	\$378.72
\$190,000	\$22.23	\$23.94	\$30.97	\$46.74	\$68.21	\$98.99	\$153.33	\$250.42	\$399.76
\$200,000	\$23.40	\$25.20	\$32.60	\$49.20	\$71.80	\$104.20	\$161.40	\$263.60	\$420.80
\$210,000	\$24.57	\$26.46	\$34.23	\$51.66	\$75.39	\$109.41	\$169.47	\$276.78	\$441.84
\$220,000	\$25.74	\$27.72	\$35.86	\$54.12	\$78.98	\$114.62	\$177.54	\$289.96	\$462.88
\$230,000	\$26.91	\$28.98	\$37.49	\$56.58	\$82.57	\$119.83	\$185.61	\$303.14	\$483.92
\$240,000	\$28.08	\$30.24	\$39.12	\$59.04	\$86.16	\$125.04	\$193.68	\$316.32	\$504.96
\$250,000	\$29.25	\$31.50	\$40.75	\$61.50	\$89.75	\$130.25	\$201.75	\$329.50	\$526.00
\$260,000	\$30.42	\$32.76	\$42.38	\$63.96	\$93.34	\$135.46	\$209.82	\$342.68	\$547.04
\$270,000	\$31.59	\$34.02	\$44.01	\$66.42	\$96.93	\$140.67	\$217.89	\$355.86	\$568.08
\$280,000	\$32.76	\$35.28	\$45.64	\$68.88	\$100.52	\$145.88	\$225.96	\$369.04	\$589.12
\$290,000	\$33.93	\$36.54	\$47.27	\$71.34	\$104.11	\$151.09	\$234.03	\$382.22	\$610.16

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$300,000	\$35.10	\$37.80	\$48.90	\$73.80	\$107.70	\$156.30	\$242.10	\$395.40	\$631.20
\$310,000	\$36.27	\$39.06	\$50.53	\$76.26	\$111.29	\$161.51	\$250.17	\$408.58	\$652.24
\$320,000	\$37.44	\$40.32	\$52.16	\$78.72	\$114.88	\$166.72	\$258.24	\$421.76	\$673.28
\$330,000	\$38.61	\$41.58	\$53.79	\$81.18	\$118.47	\$171.93	\$266.31	\$434.94	\$694.32
\$340,000	\$39.78	\$42.84	\$55.42	\$83.64	\$122.06	\$177.14	\$274.38	\$448.12	\$715.36
\$350,000	\$40.95	\$44.10	\$57.05	\$86.10	\$125.65	\$182.35	\$282.45	\$461.30	\$736.40
\$360,000	\$42.12	\$45.36	\$58.68	\$88.56	\$129.24	\$187.56	\$290.52	\$474.48	\$757.44
\$370,000	\$43.29	\$46.62	\$60.31	\$91.02	\$132.83	\$192.77	\$298.59	\$487.66	\$778.48
\$380,000	\$44.46	\$47.88	\$61.94	\$93.48	\$136.42	\$197.98	\$306.66	\$500.84	\$799.52
\$390,000	\$45.63	\$49.14	\$63.57	\$95.94	\$140.01	\$203.19	\$314.73	\$514.02	\$820.56
\$400,000	\$46.80	\$50.40	\$65.20	\$98.40	\$143.60	\$208.40	\$322.80	\$527.20	\$841.60
\$410,000	\$47.97	\$51.66	\$66.83	\$100.86	\$147.19	\$213.61	\$330.87	\$540.38	\$862.64
\$420,000	\$49.14	\$52.92	\$68.46	\$103.32	\$150.78	\$218.82	\$338.94	\$553.56	\$883.68
\$430,000	\$50.31	\$54.18	\$70.09	\$105.78	\$154.37	\$224.03	\$347.01	\$566.74	\$904.72
\$440,000	\$51.48	\$55.44	\$71.72	\$108.24	\$157.96	\$229.24	\$355.08	\$579.92	\$925.76
\$450,000	\$52.65	\$56.70	\$73.35	\$110.70	\$161.55	\$234.45	\$363.15	\$593.10	\$946.80
\$460,000	\$53.82	\$57.96	\$74.98	\$113.16	\$165.14	\$239.66	\$371.22	\$606.28	\$967.84
\$470,000	\$54.99	\$59.22	\$76.61	\$115.62	\$168.73	\$244.87	\$379.29	\$619.46	\$988.88
\$480,000	\$56.16	\$60.48	\$78.24	\$118.08	\$172.32	\$250.08	\$387.36	\$632.64	\$1,009.92
\$490,000	\$57.33	\$61.74	\$79.87	\$120.54	\$175.91	\$255.29	\$395.43	\$645.82	\$1,030.96
\$500,000	\$58.50	\$63.00	\$81.50	\$123.00	\$179.50	\$260.50	\$403.50	\$659.00	\$1,052.00
Policy Election Amount									
Spouse/DP									
\$5,000	\$5.59	\$6.63	\$8.82	\$12.23	\$18.80	\$28.61	\$44.04	\$66.59	\$101.52
\$10,000	\$11.17	\$13.26	\$17.63	\$24.46	\$36.59	\$55.21	\$88.07	\$133.18	\$203.04
\$15,000	\$16.76	\$19.89	\$26.45	\$36.69	\$54.39	\$82.82	\$126.11	\$189.77	\$304.56
\$20,000	\$22.34	\$26.52	\$35.26	\$49.92	\$74.18	\$110.42	\$168.14	\$254.36	\$408.08
\$25,000	\$27.93	\$33.15	\$44.08	\$61.15	\$91.98	\$136.03	\$208.18	\$314.95	\$512.60
\$30,000	\$33.51	\$39.78	\$52.89	\$73.38	\$109.77	\$162.63	\$248.21	\$374.54	\$618.12
\$35,000	\$39.10	\$46.41	\$61.71	\$86.61	\$128.57	\$190.24	\$292.25	\$441.13	\$733.64
\$40,000	\$44.68	\$53.04	\$70.52	\$99.84	\$148.36	\$219.84	\$338.28	\$512.72	\$858.16
\$45,000	\$50.27	\$59.67	\$79.34	\$113.07	\$169.16	\$251.45	\$386.32	\$588.31	\$994.68
\$50,000	\$55.85	\$66.30	\$88.15	\$126.30	\$191.95	\$285.05	\$436.35	\$668.90	\$1,142.20

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$55,000	\$6.44	\$6.93	\$8.97	\$13.53	\$19.75	\$28.66	\$44.39	\$72.49	\$115.72
\$60,000	\$7.02	\$7.56	\$9.78	\$14.76	\$21.54	\$31.26	\$48.42	\$79.08	\$126.24
\$65,000	\$7.61	\$8.19	\$10.60	\$15.99	\$23.34	\$33.87	\$52.46	\$85.67	\$136.76
\$70,000	\$8.19	\$8.82	\$11.41	\$17.22	\$25.13	\$36.47	\$56.49	\$92.26	\$147.28
\$75,000	\$8.78	\$9.45	\$12.23	\$18.45	\$26.93	\$39.08	\$60.53	\$98.85	\$157.80
\$80,000	\$9.36	\$10.08	\$13.04	\$19.68	\$28.72	\$41.68	\$64.56	\$105.44	\$168.32
\$85,000	\$9.95	\$10.71	\$13.86	\$20.91	\$30.52	\$44.29	\$68.60	\$112.03	\$178.84
\$90,000	\$10.53	\$11.34	\$14.67	\$22.14	\$32.31	\$46.89	\$72.63	\$118.62	\$189.36
\$95,000	\$11.12	\$11.97	\$15.49	\$23.37	\$34.11	\$49.50	\$76.67	\$125.21	\$199.88
\$100,000	\$11.70	\$12.60	\$16.30	\$24.60	\$35.90	\$52.10	\$80.70	\$131.80	\$210.40
\$105,000	\$12.29	\$13.23	\$17.12	\$25.83	\$37.70	\$54.71	\$84.74	\$138.39	\$220.92
\$110,000	\$12.87	\$13.86	\$17.93	\$27.06	\$39.49	\$57.31	\$88.77	\$144.98	\$231.44
\$115,000	\$13.46	\$14.49	\$18.75	\$28.29	\$41.29	\$59.92	\$92.81	\$151.57	\$241.96
\$120,000	\$14.04	\$15.12	\$19.56	\$29.52	\$43.08	\$62.52	\$96.84	\$158.16	\$252.48
\$125,000	\$14.63	\$15.75	\$20.38	\$30.75	\$44.88	\$65.13	\$100.88	\$164.75	\$263.00
\$130,000	\$15.21	\$16.38	\$21.19	\$31.98	\$46.67	\$67.73	\$104.91	\$171.34	\$273.52
\$135,000	\$15.80	\$17.01	\$22.01	\$33.21	\$48.47	\$70.34	\$108.95	\$177.93	\$284.04
\$140,000	\$16.38	\$17.64	\$22.82	\$34.44	\$50.26	\$72.94	\$112.98	\$184.52	\$294.56
\$145,000	\$16.97	\$18.27	\$23.64	\$35.67	\$52.06	\$75.55	\$117.02	\$191.11	\$305.08
\$150,000	\$17.55	\$18.90	\$24.45	\$36.90	\$53.85	\$78.15	\$121.05	\$197.70	\$315.60
\$155,000	\$18.14	\$19.53	\$25.27	\$38.13	\$55.65	\$80.76	\$125.09	\$204.29	\$326.12
\$160,000	\$18.72	\$20.16	\$26.08	\$39.36	\$57.44	\$83.36	\$129.12	\$210.88	\$336.64
\$165,000	\$19.31	\$20.79	\$26.90	\$40.59	\$59.24	\$85.97	\$133.16	\$217.47	\$347.16
\$170,000	\$19.89	\$21.42	\$27.71	\$41.82	\$61.03	\$88.57	\$137.19	\$224.06	\$357.68
\$175,000	\$20.48	\$22.05	\$28.53	\$43.05	\$62.83	\$91.18	\$141.23	\$230.65	\$368.20
\$180,000	\$21.06	\$22.68	\$29.34	\$44.28	\$64.62	\$93.78	\$145.26	\$237.24	\$378.72
\$185,000	\$21.65	\$23.31	\$30.16	\$45.51	\$66.42	\$96.39	\$149.30	\$243.83	\$389.24
\$190,000	\$22.23	\$23.94	\$30.97	\$46.74	\$68.21	\$98.99	\$153.33	\$250.42	\$399.76
\$195,000	\$22.82	\$24.57	\$31.79	\$47.97	\$70.01	\$101.60	\$157.37	\$257.01	\$410.28
\$200,000	\$23.40	\$25.20	\$32.60	\$49.20	\$71.80	\$104.20	\$161.40	\$263.60	\$420.80
\$205,000	\$23.99	\$25.83	\$33.42	\$50.43	\$73.60	\$106.81	\$165.44	\$270.19	\$431.32
\$210,000	\$24.57	\$26.46	\$34.23	\$51.66	\$75.39	\$109.41	\$169.47	\$276.78	\$441.84

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$215,000	\$25.16	\$27.09	\$35.05	\$52.89	\$77.19	\$112.02	\$173.51	\$283.37	\$452.36
\$220,000	\$25.74	\$27.72	\$35.86	\$54.12	\$78.98	\$114.62	\$177.54	\$289.96	\$462.88
\$225,000	\$26.33	\$28.35	\$36.68	\$55.35	\$80.78	\$117.23	\$181.58	\$296.55	\$473.40
\$230,000	\$26.91	\$28.98	\$37.49	\$56.58	\$82.57	\$119.83	\$185.61	\$303.14	\$483.92
\$235,000	\$27.50	\$29.61	\$38.31	\$57.81	\$84.37	\$122.44	\$189.65	\$309.73	\$494.44
\$240,000	\$28.08	\$30.24	\$39.12	\$59.04	\$86.16	\$125.04	\$193.68	\$316.32	\$504.96
\$245,000	\$28.67	\$30.87	\$39.94	\$60.27	\$87.96	\$127.65	\$197.72	\$322.91	\$515.48
\$250,000	\$29.25	\$31.50	\$40.75	\$61.50	\$89.75	\$130.25	\$201.75	\$329.50	\$526.00
Policy Election Amount									
Child(ren)									
\$1,000	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22
\$2,000	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43	\$0.43
\$3,000	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65	\$0.65
\$4,000	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86	\$0.86
\$5,000	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08	\$1.08
\$6,000	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30
\$7,000	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51	\$1.51
\$8,000	\$1.73	\$1.73	\$1.73	\$1.73	\$1.73	\$1.73	\$1.73	\$1.73	\$1.73
\$9,000	\$1.94	\$1.94	\$1.94	\$1.94	\$1.94	\$1.94	\$1.94	\$1.94	\$1.94
\$10,000	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16	\$2.16

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Spouse/DP coverage premium is based on Employee age.

†Benefit reductions apply.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.