

AD&D EXCLUSIONS

We will not pay a benefit for a loss caused directly or indirectly by:

- disease, bodily or mental infirmity, or infection (except bacterial infection of a visible injury);
- war or any act of war, or while serving in the armed forces of any country or international authority;
- suicide or intentional, self-inflicted injury, whether sane or insane;
- the employee's active participation in a riot or insurrection;
- the employee's voluntary commission of, or attempting to commit, an assault or a felony; or participating in an illegal occupation;
- the employee's voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless as prescribed by a physician;
- travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on: (a) a scheduled route, or (b) a charter flight;
- the employee being intoxicated as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.

This brochure provides a very brief description of USABLE Life's Group Term Life and Accidental Death & Dismemberment products. This is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions apply and coverage may reduce or terminate due to age or lack of eligibility. If you enroll for coverage, the employer will be furnished with a policy or certificate of insurance for distribution to covered employees. Please read your insurance documents carefully.

DEPENDENT LIFE

(available only with Group Term Life coverage)

Dependent Life provides added protection for the employees' eligible dependents including spouses and children.

SUPPLEMENTAL LIFE/AD&D

(available only with Group Term Life coverage)

Supplemental Life^{***}/AD&D is a companion benefit to Group Term Life that provides additional coverage should your employees' Group Term Life/AD&D coverage not meet all of their insurance needs.

***SUICIDE LIMITATION

In the event of a suicide during the first year of initial or increased coverage, benefits will be limited to return of premiums paid.



Group Term Life

Accidental Death & Dismemberment (AD&D)

Dependent Life

Supplemental Life and AD&D





70 percent

Nearly 70% of American households would be in jeopardy if the primary wage-earner died.¹

\$117,000

The amount of a U.S. household's average debt; with funeral expenses and children's education, it can easily exceed \$200,000.²

40 percent

Workers across every U.S. income group are significantly underinsured and 40% have no life insurance at all.¹



GROUP TERM LIFE

People are often focused on getting the best value from their health insurance, but what about life insurance? Forty percent of adults don't have coverage. Yet, nearly three out of four Americans agree that life insurance is the best way to protect against the financial implications associated with loss of life.²

The right life insurance policy can offer your employees and their families the added security they need to remain financially secure in the event of an unforeseen death. USable Life's, Group Term Life coverage and its companion benefits (AD&D, Dependent Life and Supplemental Life*) can provide your employees with that financial security. Coverage is available on both a Group and Group Voluntary (employee paid) basis.

*Dependents are not eligible for Supplemental Life.

WHAT CAN USABLE LIFE'S GROUP TERM LIFE BE USED FOR?

USable Life's Group Term Life coverage can be used to help employees' families:

- Meet mortgage payments.
- Cover credit card bills.
- Cover everyday expenses such as bills, groceries and more.

EMPLOYEE ELIGIBILITY REQUIREMENTS

Employees must:

- Be actively at work, at least 30 hours per week for the employer; and
- Have satisfied the waiting period set by the employer.

Note: No director or officer of the employer will be considered to be an employee unless he meets the above conditions. Retirees, non-employee directors and part-time or seasonal employees are not eligible for coverage. If the employee is not actively at work on the date their insurance, or any increase in insurance is scheduled to take effect, it will be effective on the date the employee returns to work. Restrictions may apply to employees working outside the United States or foreign nationals.

DEPENDENT ELIGIBILITY REQUIREMENTS

- The spouse must be the employee's legal spouse.
- Unmarried child less than age 26** living in the employee's household, or full or part-time student and dependent on the employee for more than 50% of his support.

**Must comply with each state's requirements.

GROUP TERM LIFE HIGHLIGHTS OF COVERAGE

Benefit Amounts	<ul style="list-style-type: none"> • Amounts up to \$300,000 are available, subject to certain group size restrictions. • Higher amounts available with underwriting approval.
Accelerated Death Benefits	If the employee is diagnosed with a terminal illness, they can receive advanced payments of up to 75%, not to exceed \$250,000. (Minimum benefit \$10,000.)
Waiver of Premium	If the employee becomes disabled before age 60, premiums will be waived during the disability period.
Portability	Upon leaving the group, the option to continue Life coverage is available through our portability feature.
Conversion Option	If the employee leaves the group for any reason, they have the option to convert their coverage to a 20 Pay Whole Life policy.
Reductions	If the employee is still actively at work on a full-time basis, benefits reduce to 65% of the pre-age 65 amount at age 65 and 50% of the pre-age 65 amount at age 70 and terminate when no longer eligible or at retirement, whichever occurs first.

ACCIDENTAL DEATH AND DISMEMBERMENT

(available only with Group Term Life coverage)

Accidental Death and Dismemberment (AD&D) pays in addition to Group Term Life. Accidental Death pays 100% of the benefit for covered death as the result of an accident. Accidental Dismemberment pays from 25% to 100% of the benefit for covered injuries as the result of an accident based on the type of dismemberment.

Benefits reduce to 65% of the pre-age 65 amount at age 65 and 50% of pre-age 65 amount at age 70 and terminate when no longer eligible or at retirement, whichever occurs first.

STANDARD RIDERS INCLUDED

Coma Benefit	Should the employee become comatose, their life benefit will be paid in monthly installments.
Seat Belt/Air Bag Benefit	In the event of a loss while a safety device is in use, additional benefits are payable.
Repatriation Benefit	In the event of loss of life, we will pay a percentage of the AD&D benefit for actual expenses for repatriation charges (expenses incurred for the preparation and transportation of the covered person's remains to a mortuary).
Exposure and Disappearance	Up to 100% of the benefit for loss due to exposure or disappearance if not found within one year.

At USable Life, we instill quality into everything we do to better serve you. Since being established in 1980, we have committed ourselves to improving our customers' lives by uniting excellent customer relations with a vast array of products and product expertise. Flexible products, high-quality customer relations and fast, reliable claims service...that's what you get with USable Life.

¹ LIMRA's 2010 Life Insurance Ownership Study.

² Peterson Institute for International Economics.