



## AUL's Group Voluntary Term Life Insurance Coverage for Eligible Employees

<b>Guaranteed issue amount: \$100,000</b>	If you are eligible and you enroll timely, you will be able to apply for coverage up to the guaranteed issue amount without providing Evidence of Insurability. Any amount of coverage requested as a late enrollee or in excess of the guaranteed issue amount will first require medical underwriting and written approval by AUL. If approved, coverage will become effective on the date identified by AUL.
<b>Flexible choices</b>	You may apply for a flat benefit amount of group life insurance coverage in increments of \$1,000, in a minimum amount of \$10,000, and up to a maximum amount of: 1) \$250,000 or 2) 5 times annual salary rounded to the next \$10,000, whichever is less.
<b>Suicide limitation</b>	The certificate of insurance contract contains a Suicide Limitation. This limitation may vary by state.
<b>Waiver of premium benefit</b>	If eligible under the insurance contract and approved for this benefit, AUL will waive premium payments for your coverage while you remain totally disabled.
<b>Accelerated life benefit</b>	If eligible for this benefit, you or your spouse may apply for payment of 25%, 50% or 75% of the amount of life insurance coverage.
<b>Portability</b>	You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.
<b>Continuation of insurance</b>	You may be eligible to request continuance of insurance should you take a temporary leave of absence or if you are on temporary layoff.
<b>Eligible employees</b>	An eligible employee is a full-time employee legally authorized to work and reside in the US. You must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If you are not actively at work on the contract effective date, group insurance coverage will not exist until you return to full-time active work.
<b>Evidence of insurability</b>	If you do not enroll timely, or if amounts of coverage greater than the guaranteed issue amount are requested, you will be required to provide a statement or proof of medical history. AUL will then review that information to determine if coverage can be approved.

Your coverage will reduce upon reaching certain ages

**Notes:**

This invitation to inquire allows interested eligible employees an opportunity to inquire further about group insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. The contract may contain a waiting or elimination period between the effective date of the contract and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

Any payable benefit is based on a percentage of an employee's covered earnings subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions.

**Employee Voluntary Term Life Payroll Deduction Illustration**

The following Chart is provided to illustrate **MONTHLY (12 X Annually)** Payroll Deduction Amounts associated with Group Life elections.

Guarantee Issue coverage amounts are only available during AUL approved open enrollments and as a newly eligible employee if application is made timely. Final amounts are calculated by AUL and are subject to differences due to rounding.

Election:	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
<b>Employee AGE</b> as of January 1st					
0 - 29	\$1.60	\$4.00	\$8.00	\$12.00	\$16.00
30 - 34	\$1.60	\$4.00	\$8.00	\$12.00	\$16.00
35 - 39	\$2.10	\$5.25	\$10.50	\$15.75	\$21.00
40 - 44	\$3.10	\$7.75	\$15.50	\$23.25	\$31.00
45 - 49	\$4.70	\$11.75	\$23.50	\$35.25	\$47.00
50 - 54	\$7.40	\$18.50	\$37.00	\$55.50	\$74.00
55 - 59	\$11.90	\$29.75	\$59.50	\$89.25	\$119.00
60 - 64	\$14.50	\$36.25	\$72.50	\$108.75	\$145.00
65 - 69	\$19.60	\$49.00	\$98.00	\$147.00	\$196.00
70 - 74	\$47.60	\$119.00	\$238.00	\$357.00	\$476.00
75+	\$47.60	\$119.00	\$238.00	\$357.00	\$476.00

- > Minimum coverage Election = **\$10,000**
- > Maximum coverage Election = **\$250,000** not to exceed 5 X employee's annual salary, rounded to the next **\$1,000**
- > Coverage requests for amounts greater than the Guaranteed Issue (**\$100,000**) require approval from the insurance carrier, and completion of a medical questionnaire "Evidence of Insurability", and late entrants must submit Evidence of Insurability for any/all coverage requests

**DEPENDENT Voluntary Term Life Options**

Option #	1	2	3
Spouse (under the age of 70):	\$5,000	\$10,000	\$20,000
Child(ren) 6 months - 19 years (25 if full-time student):	\$2,500	\$5,000	\$10,000
Child(ren) live birth to 6 months	\$1,000	\$1,000	\$1,000
<b>FAMILY MONTHLY Deduction:</b>	<b>\$3.00</b>	<b>\$5.00</b>	<b>\$7.00</b>

Rates shown include coverage for ALL eligible dependent children

## *Stop and consider*



If you are a newly eligible employee and you decide not to apply for coverage now:

- You will lose your only chance to apply for coverage without first undergoing medical underwriting.
- If you have ANY current or future medical conditions, you **MAY NOT BE** approved for coverage at a later date.
- If you decide in the future that you want to apply for group insurance coverage, you will have to **WAIT** until the next enrollment period to apply.

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