

GROUP TERM LIFE INSURANCE



Protection for your loved ones — Group Term Life insurance is affordable

Live life. You're covered.®

No one wants to think about life without a loved one, and no one wants to leave their loved ones responsible for debts or funeral expenses.

You work hard to provide for your family's financial security. If someone could suffer financially in the event of your death, you need life insurance.

For a small cost, USABLE Life's Group Term Life insurance helps you deliver on the promise to protect those you care about. In addition, Accidental Death & Dismemberment coverage provides a layer of protection for you and your loved ones in the event of an accidental injury or death.

This document provides a brief description of USABLE Life's Term Life insurance. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

**Guaranteed issue amounts require no questionnaire, physical exam, or blood work. Amounts above the guaranteed issue are subject to additional review, including medical underwriting. Late applications may be subject to additional review, including medical underwriting.*

When you buy life insurance through your employer, you tap into the power of group purchasing at more affordable rates.

The level of protection you choose should be determined by the life you're living. If you have dependents, protect your family to the fullest by insuring your spouse and children.

The Life Insurance Marketing & Research Association® suggests:

- If you have few debts and dependents, multiply your annual income x 7
- If you have a large family or debts, multiply your annual income x 10

**Talk to a Human Resources representative about
your upcoming benefits enrollment.**

PRODUCT HIGHLIGHTS

- Choose the amount you need
- Coverage at affordable group rates
- No questionnaire, physicals, or blood work*
- Accelerated benefits for terminal illness



Consecutively ranked
"A" (excellent) by A.M. Best



Recognized as one of the
"Ward's 50" L&H Top Performers



INTENDED FOR EMPLOYEE USE

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