

Life Insurance/AD&D by Assurity Life Insurance Company

This benefit allows you to help your employees provide for loved ones in the event of death. Plan advantages include:

- A \$10,000 minimum life insurance amount and higher guaranteed issue amounts (based on employee participation).

Initial Enrollment

Employee Participation	Guaranteed Issue* Maximum
1-10	\$25,000
11-25	\$50,000
26-50	\$ 75,000
51-100	\$100,000

After Initial Enrollment

Eligible Employees	Guaranteed Issue Life Amounts
	Up To:
1-5	\$5,000
6-10	\$10,000
11-25	\$25,000
26-100	\$50,000

- Partial payment of the life insurance amount to terminally ill through the Living Benefits Provision.
- Accidental Death & Dismemberment Benefit — this provision pays an additional amount equal to the life insurance amount (Loss must occur within 90 days of accident).
- Disability Waiver of Premium: Disability prior to age 60 - benefits to age 65.
- Conversion Privilege - within 31 days of termination, no medical exam.

Life insurance amounts are subject to the following reductions:

Reduction Schedule	
Age of Insured	% of coverage prior to age 70
70-74	70%
75+	40%

* Life insurance coverage is only guaranteed issue when elected at time of initial enrollment by group with CaliforniaChoice®.

NOTE: A suicide exclusion applies to life insurance amount during the first 2 years and to AD&D at any time.