



## Employer-Paid Term Life Insurance

Life and Accidental Death and Dismemberment Benefit Summary

Plan Features	
<b>Class Description:</b>	All Eligible Full-Time Employees <sup>1</sup>
<b>Amount of Life Insurance:</b>	1.5 times employee's annual base salary w/ \$10,000.00 minimum and \$200,000.00 maximum.
<b>Rounding Rule:</b>	Life Amount is determined based on function of employee's annual base salary, then rounded to the next \$1,000.
<b>Amount of AD&amp;D Insurance:</b>	Matches Life Amount
<b>Guaranteed Issue Amount:</b>	\$200,000
Reduction Schedule	
Coverage will reduce upon reaching certain ages as follows:	
<b>Employee's age when reduction occurs</b>	70
<b>Percent of Life Amount Remaining</b>	50%
<b>Waiver of Premium Benefit:</b>	Age 60 w/ 6 month waiting period, terminates at age 65
<b>Employer Contribution Percentage:</b>	100%
Benefit Features Offered for Group Term Life and AD&D Insurance:	
Accelerated Life Benefit Individual Reinstatement - 30 Days Continuation of Insurance Options Conversion Privilege Seat Belt Benefit Air Bag Benefit Repatriation Benefit Paralysis/Loss of Use Benefit Child Higher Education Benefit Child Care Benefit Disappearance/Exposure Benefit Severe Burns	

<sup>1</sup> Use of the term "Employee" includes employees, owners, members, partners, shareholders, or participants eligible to apply for coverage under American United Life Insurance Company® (AUL) contract.