

GROUP WHOLE LIFE INSURANCE and Living Care Benefits



Give yourself protection for a lifetime

Many people buy life insurance to provide financial protection for those left behind. What if your life insurance could also provide benefits if you suffer from a permanent health condition and you require ongoing care from a family member or professional caregiver?

Value of Whole Life insurance

- Permanent Life insurance
- Living Care benefits for chronic illnesses
- Guaranteed premiums and death benefits
- Accumulates cash value¹
- Payroll-deducted premiums
- Portable at the same rate and benefit amount

Atlantic American's Whole Life & Living Care plan combines the guarantees of permanent life insurance with the benefits of living care protection. Our living care benefits can assist you when you need to take care of ongoing expenses that arise from a chronic medical condition.

How can Living Care benefits help?



This hybrid life product is ideal if you want to:

- Leave a death benefit to loved ones after you die
- Provide benefits for the costly expenses associated with care, particularly over long periods of time
- Lifelong coverage through retirement with no increase in premiums

¹Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

The ABC's of Living Care Benefits

Long-term chronic illnesses can have a significant impact on an individual's quality of life, both physically and financially. These types of illnesses often require ongoing medical treatment and care, which can be costly and financially devastating for individuals and their families. Atlantic American's Whole Life plan allows an insured to access a portion of their life insurance benefits while living. We call this Living Care.

If a worker needs long-term care for a chronic illness, they should consider our hybrid permanent life plan. Living Care is a valuable benefit. Let's look at an example using \$100,000 as the policy amount. This is only an example.

Living Care* ABC's

Example Election:

Whole Life
\$100,000

Living Care
6.25% up to 48 months

Death
Restoration

A

What if you need care for a long-term illness?

You are able to use our Living Care benefit with a maximum **monthly benefit \$6,250**, for up to **48 months**.

When you pass away, your beneficiary still receives a **Death Benefit of 50%**, or **\$50,000**.

Use it all and get restored

B

What if you need care for a brief period of time?

You could have a serious illness that leaves you needing care for a brief period. **You use only \$48,000** for your care, before passing away.

The remainder of your policy, **\$52,000**, is paid to your beneficiary as a **death benefit**.

Use some and leave some

C

You could pass away, without ever needing care.

The entire **\$100,000** face amount of your policy will be paid as a **death benefit** to your beneficiaries.

Keep it all as a legacy

*The Living Care Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details. This hypothetical example does not guarantee or predict actual performance. This is an example for illustrative purposes only. Actual policy amounts and payments will depend on benefits purchased, death and living benefits.

GROUP WHOLE LIFE INSURANCE

Summary of Benefits

Atlantic American Employee Benefits' Group Whole Life insurance plan includes the benefits listed below. Each benefit is subject to conditions for payment as detailed in the certificate.



PLAN INFORMATION

Available To	ISSUE AGES	BENEFIT AMOUNT
Employee	18-70	Up to <\$10,000-\$100,000>, in <\$10,000> increments
Spouse Coverage*	<18-65>	Up to <\$10,000>, in <\$10,000> increments - up to <50%> of employee election. Based on <<spouse age>>.
Dependent Coverage*	<15 Days - age 25>	Up to <\$10,000> - up to <50%> of employee election. Term rider continues to age <Termination Age> at which point they may choose to convert to an individual policy, up to 5x the Child's coverage amount, on a guarantee issue basis.

ADDITIONAL PLAN DETAILS

Portability	<Included>
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RIDERS

Employee	<Accelerated Death Benefit for Terminal Illness Rider>
	<Waiver of Premium Rider>
	<Lump Sum Accelerated Death Benefit for Chronic Illness Rider>
	<Monthly Accelerated Death Benefit for Chronic Illness Rider>
	<Monthly Accelerated Death Benefit for Chronic Illness Rider with Restoration of Benefits>
	<Accelerated Death Benefit for Chronic Illness Rider [with Extension of Benefits Rider] <Monthly ADB %> [, up to <Total Monthly Chronic Illness Amount> of the certificate face amount]>
	<Restoration of Benefits Rider> <Death Benefit Restoration %>
	<AD&D Rider>
	<Accelerated Death Benefit for Disability>
	<None>
Spouse	<Accelerated Death Benefit for Terminal Illness Rider>
	<Lump Sum Accelerated Death Benefit for Chronic Illness Rider>
	<Monthly Accelerated Death Benefit for Chronic Illness Rider>
	<Monthly Accelerated Death Benefit for Chronic Illness Rider with Restoration of Benefits>
	<Accelerated Death Benefit for Chronic Illness Rider [with Extension of Benefits Rider] <Monthly ADB %> [, up to <Total Monthly Chronic Illness Amount> of the certificate face amount]>
	<Restoration of Benefits Rider> <Death Benefit Restoration %>
	<AD&D Rider>
	<Accelerated Death Benefit for Disability>
	<Spouse Term Rider>
	<None>
Dependent(s)	<Children's Term Rider>
	<None>

All benefit amounts are Guarantee Issue

* Employee coverage is required in order to elect spouse and/or dependent coverage.

GROUP WHOLE LIFE INSURANCE

<MONTHLY> PREMIUM RATES - EMPLOYEE

CURRENT AGE	FACE AMOUNTS OF COVERAGE [- NON-TOBACCO]									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
19	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
20	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
21	\$3.67	\$7.34	\$10.99	\$14.66	\$18.33	\$22.00	\$25.67	\$29.34	\$32.99	\$36.66
22	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.49	\$26.25	\$30.00	\$33.75	\$37.50
23	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
24	\$3.92	\$7.83	\$11.75	\$15.67	\$19.59	\$23.49	\$27.41	\$31.33	\$35.25	\$39.16
25	\$4.07	\$8.12	\$12.19	\$16.25	\$20.31	\$24.37	\$28.44	\$32.50	\$36.56	\$40.63
26	\$4.19	\$8.38	\$12.58	\$16.77	\$20.96	\$25.14	\$29.34	\$33.53	\$37.72	\$41.91
27	\$4.28	\$8.57	\$12.86	\$17.15	\$21.43	\$25.72	\$30.01	\$34.30	\$38.58	\$42.87
28	\$4.41	\$8.82	\$13.23	\$17.65	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
29	\$4.56	\$9.13	\$13.70	\$18.27	\$22.83	\$27.39	\$31.97	\$36.53	\$41.10	\$45.66
30	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.19	\$37.94	\$42.68	\$47.42
31	\$4.91	\$9.81	\$14.72	\$19.63	\$24.54	\$29.44	\$34.35	\$39.27	\$44.18	\$49.08
32	\$5.08	\$10.16	\$15.25	\$20.34	\$25.41	\$30.49	\$35.59	\$40.66	\$45.75	\$50.82
33	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
34	\$5.48	\$10.96	\$16.45	\$21.94	\$27.41	\$32.89	\$38.39	\$43.86	\$49.35	\$54.83
35	\$5.72	\$11.42	\$17.14	\$22.86	\$28.56	\$34.27	\$39.99	\$45.69	\$51.41	\$57.12
36	\$5.94	\$11.89	\$17.83	\$23.78	\$29.72	\$35.66	\$41.62	\$47.56	\$53.52	\$59.46
37	\$6.17	\$12.36	\$18.53	\$24.71	\$30.89	\$37.07	\$43.24	\$49.43	\$55.61	\$61.79
38	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
39	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75	\$40.49	\$47.25	\$54.00	\$60.75	\$67.50
40	\$7.05	\$14.11	\$21.17	\$28.24	\$35.29	\$42.34	\$49.41	\$56.46	\$63.52	\$70.58
41	\$7.37	\$14.76	\$22.14	\$29.51	\$36.90	\$44.27	\$51.65	\$59.03	\$66.41	\$73.78
41	\$7.37	\$14.76	\$22.14	\$29.51	\$36.90	\$44.27	\$51.65	\$59.03	\$66.41	\$73.78
42	\$7.72	\$15.44	\$23.16	\$30.89	\$38.60	\$46.32	\$54.03	\$61.76	\$69.48	\$77.20
43	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
44	\$8.46	\$16.94	\$25.40	\$33.86	\$42.34	\$50.80	\$59.26	\$67.73	\$76.20	\$84.66
45	\$8.88	\$17.75	\$26.63	\$35.52	\$44.39	\$53.27	\$62.15	\$71.03	\$79.91	\$88.79
46	\$9.31	\$18.62	\$27.93	\$37.26	\$46.56	\$55.87	\$65.18	\$74.49	\$83.81	\$93.12
47	\$9.77	\$19.53	\$29.29	\$39.06	\$48.83	\$58.59	\$68.37	\$78.14	\$87.89	\$97.66
48	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
49	\$10.77	\$21.55	\$32.31	\$43.10	\$53.87	\$64.65	\$75.42	\$86.20	\$96.96	\$107.74
50	\$11.34	\$22.67	\$34.02	\$45.37	\$56.71	\$68.04	\$79.39	\$90.73	\$102.06	\$113.41
51	\$11.92	\$23.84	\$35.76	\$47.69	\$59.60	\$71.52	\$83.45	\$95.36	\$107.29	\$119.21
52	\$12.56	\$25.10	\$37.65	\$50.19	\$62.75	\$75.29	\$87.85	\$100.40	\$112.94	\$125.49
53	\$13.23	\$26.45	\$39.68	\$52.90	\$66.12	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
54	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$97.65	\$111.60	\$125.55	\$139.50
55	\$14.74	\$29.49	\$44.21	\$58.96	\$73.70	\$88.45	\$103.19	\$117.94	\$132.66	\$147.41
56	\$15.58	\$31.16	\$46.74	\$62.33	\$77.92	\$93.49	\$109.08	\$124.66	\$140.25	\$155.82
57	\$16.50	\$33.00	\$49.51	\$66.02	\$82.52	\$99.01	\$115.52	\$132.03	\$148.54	\$165.03

<MONTHLY> PREMIUM RATES - EMPLOYEE (CONT'D)

CURRENT AGE	FACE AMOUNTS OF COVERAGE [- NON-TOBACCO]									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
58	\$17.47	\$34.94	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
59	\$18.53	\$37.04	\$55.58	\$74.10	\$92.62	\$111.14	\$129.68	\$148.19	\$166.72	\$185.24
60	\$19.65	\$39.28	\$58.94	\$78.58	\$98.23	\$117.86	\$137.51	\$157.16	\$176.81	\$196.45
61	\$20.84	\$41.70	\$62.53	\$83.38	\$104.22	\$125.07	\$145.92	\$166.76	\$187.60	\$208.45
61	\$20.84	\$41.70	\$62.53	\$83.38	\$104.22	\$125.07	\$145.92	\$166.76	\$187.60	\$208.45
62	\$22.14	\$44.27	\$66.41	\$88.54	\$110.68	\$132.81	\$154.96	\$177.10	\$199.24	\$221.36
63	\$23.55	\$47.10	\$70.65	\$94.20	\$117.75	\$141.29	\$164.84	\$188.39	\$211.94	\$235.49
64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65	\$26.86	\$53.70	\$80.56	\$107.41	\$134.27	\$161.11	\$187.97	\$214.83	\$241.67	\$268.54
66*	\$24.92	\$49.84	\$74.76	\$99.68	\$124.60	\$149.51	\$174.44	\$199.36	\$224.28	\$249.20
67*	\$26.77	\$53.55	\$80.32	\$107.10	\$133.86	\$160.64	\$187.41	\$214.19	\$240.96	\$267.74
68*	\$28.83	\$57.65	\$86.49	\$115.31	\$144.14	\$172.96	\$201.80	\$230.62	\$259.45	\$288.28
69*	\$31.09	\$62.18	\$93.27	\$124.36	\$155.45	\$186.54	\$217.63	\$248.72	\$279.81	\$310.91
70*	\$33.52	\$67.04	\$100.57	\$134.09	\$167.62	\$201.14	\$234.67	\$268.19	\$301.71	\$335.23

*Does not include the Waiver of Premium

GROUP WHOLE LIFE INSURANCE

<MONTHLY> PREMIUM RATES - EMPLOYEE

CURRENT AGE	FACE AMOUNTS OF COVERAGE - TOBACCO									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
19	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
20	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
21	\$3.67	\$7.34	\$10.99	\$14.66	\$18.33	\$22.00	\$25.67	\$29.34	\$32.99	\$36.66
22	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.49	\$26.25	\$30.00	\$33.75	\$37.50
23	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
24	\$3.92	\$7.83	\$11.75	\$15.67	\$19.59	\$23.49	\$27.41	\$31.33	\$35.25	\$39.16
25	\$4.07	\$8.12	\$12.19	\$16.25	\$20.31	\$24.37	\$28.44	\$32.50	\$36.56	\$40.63
26	\$4.19	\$8.38	\$12.58	\$16.77	\$20.96	\$25.14	\$29.34	\$33.53	\$37.72	\$41.91
27	\$4.28	\$8.57	\$12.86	\$17.15	\$21.43	\$25.72	\$30.01	\$34.30	\$38.58	\$42.87
28	\$4.41	\$8.82	\$13.23	\$17.65	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
29	\$4.56	\$9.13	\$13.70	\$18.27	\$22.83	\$27.39	\$31.97	\$36.53	\$41.10	\$45.66
30	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.19	\$37.94	\$42.68	\$47.42
31	\$4.91	\$9.81	\$14.72	\$19.63	\$24.54	\$29.44	\$34.35	\$39.27	\$44.18	\$49.08
32	\$5.08	\$10.16	\$15.25	\$20.34	\$25.41	\$30.49	\$35.59	\$40.66	\$45.75	\$50.82
33	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
34	\$5.48	\$10.96	\$16.45	\$21.94	\$27.41	\$32.89	\$38.39	\$43.86	\$49.35	\$54.83
35	\$5.72	\$11.42	\$17.14	\$22.86	\$28.56	\$34.27	\$39.99	\$45.69	\$51.41	\$57.12
36	\$5.94	\$11.89	\$17.83	\$23.78	\$29.72	\$35.66	\$41.62	\$47.56	\$53.52	\$59.46
37	\$6.17	\$12.36	\$18.53	\$24.71	\$30.89	\$37.07	\$43.24	\$49.43	\$55.61	\$61.79
38	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
39	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75	\$40.49	\$47.25	\$54.00	\$60.75	\$67.50
40	\$7.05	\$14.11	\$21.17	\$28.24	\$35.29	\$42.34	\$49.41	\$56.46	\$63.52	\$70.58
41	\$7.37	\$14.76	\$22.14	\$29.51	\$36.90	\$44.27	\$51.65	\$59.03	\$66.41	\$73.78
41	\$7.37	\$14.76	\$22.14	\$29.51	\$36.90	\$44.27	\$51.65	\$59.03	\$66.41	\$73.78
42	\$7.72	\$15.44	\$23.16	\$30.89	\$38.60	\$46.32	\$54.03	\$61.76	\$69.48	\$77.20
43	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
44	\$8.46	\$16.94	\$25.40	\$33.86	\$42.34	\$50.80	\$59.26	\$67.73	\$76.20	\$84.66
45	\$8.88	\$17.75	\$26.63	\$35.52	\$44.39	\$53.27	\$62.15	\$71.03	\$79.91	\$88.79
46	\$9.31	\$18.62	\$27.93	\$37.26	\$46.56	\$55.87	\$65.18	\$74.49	\$83.81	\$93.12
47	\$9.77	\$19.53	\$29.29	\$39.06	\$48.83	\$58.59	\$68.37	\$78.14	\$87.89	\$97.66
48	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
49	\$10.77	\$21.55	\$32.31	\$43.10	\$53.87	\$64.65	\$75.42	\$86.20	\$96.96	\$107.74
50	\$11.34	\$22.67	\$34.02	\$45.37	\$56.71	\$68.04	\$79.39	\$90.73	\$102.06	\$113.41
51	\$11.92	\$23.84	\$35.76	\$47.69	\$59.60	\$71.52	\$83.45	\$95.36	\$107.29	\$119.21
52	\$12.56	\$25.10	\$37.65	\$50.19	\$62.75	\$75.29	\$87.85	\$100.40	\$112.94	\$125.49
53	\$13.23	\$26.45	\$39.68	\$52.90	\$66.12	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
54	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$97.65	\$111.60	\$125.55	\$139.50
55	\$14.74	\$29.49	\$44.21	\$58.96	\$73.70	\$88.45	\$103.19	\$117.94	\$132.66	\$147.41
56	\$15.58	\$31.16	\$46.74	\$62.33	\$77.92	\$93.49	\$109.08	\$124.66	\$140.25	\$155.82
57	\$16.50	\$33.00	\$49.51	\$66.02	\$82.52	\$99.01	\$115.52	\$132.03	\$148.54	\$165.03

<MONTHLY> PREMIUM RATES - EMPLOYEE (CONT'D)

CURRENT AGE	FACE AMOUNTS OF COVERAGE - TOBACCO									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
58	\$17.47	\$34.94	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
59	\$18.53	\$37.04	\$55.58	\$74.10	\$92.62	\$111.14	\$129.68	\$148.19	\$166.72	\$185.24
60	\$19.65	\$39.28	\$58.94	\$78.58	\$98.23	\$117.86	\$137.51	\$157.16	\$176.81	\$196.45
61	\$20.84	\$41.70	\$62.53	\$83.38	\$104.22	\$125.07	\$145.92	\$166.76	\$187.60	\$208.45
61	\$20.84	\$41.70	\$62.53	\$83.38	\$104.22	\$125.07	\$145.92	\$166.76	\$187.60	\$208.45
62	\$22.14	\$44.27	\$66.41	\$88.54	\$110.68	\$132.81	\$154.96	\$177.10	\$199.24	\$221.36
63	\$23.55	\$47.10	\$70.65	\$94.20	\$117.75	\$141.29	\$164.84	\$188.39	\$211.94	\$235.49
64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65	\$26.86	\$53.70	\$80.56	\$107.41	\$134.27	\$161.11	\$187.97	\$214.83	\$241.67	\$268.54
66*	\$24.92	\$49.84	\$74.76	\$99.68	\$124.60	\$149.51	\$174.44	\$199.36	\$224.28	\$249.20
67*	\$26.77	\$53.55	\$80.32	\$107.10	\$133.86	\$160.64	\$187.41	\$214.19	\$240.96	\$267.74
68*	\$28.83	\$57.65	\$86.49	\$115.31	\$144.14	\$172.96	\$201.80	\$230.62	\$259.45	\$288.28
69*	\$31.09	\$62.18	\$93.27	\$124.36	\$155.45	\$186.54	\$217.63	\$248.72	\$279.81	\$310.91
70*	\$33.52	\$67.04	\$100.57	\$134.09	\$167.62	\$201.14	\$234.67	\$268.19	\$301.71	\$335.23

*Does not include the Waiver of Premium

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	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-24	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
25-29	\$4.41	\$8.82	\$13.23	\$15.37	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
30-34	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
35-39	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
40-44	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
45-49	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
50-54	\$13.23	\$26.45	\$39.68	\$52.90	\$51.29	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
55-59	\$17.47	\$26.45	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
60-64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65-70*	\$31.09	\$62.18	\$93.27	\$124.36	\$155.45	\$186.54	\$217.63	\$248.72	\$279.81	\$310.91

*Does not include the Waiver of Premium

CURRENT AGE	FACE AMOUNTS OF COVERAGE - TOBACCO									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-24	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
25-29	\$4.41	\$8.82	\$13.23	\$15.37	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
30-34	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
35-39	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
40-44	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
45-49	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
50-54	\$13.23	\$26.45	\$39.68	\$52.90	\$51.29	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
55-59	\$17.47	\$26.45	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
60-64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65-70*	\$31.09	\$62.18	\$93.27	\$124.36	\$155.45	\$186.54	\$217.63	\$248.72	\$279.81	\$310.91

*Does not include the Waiver of Premium

<MONTHLY> PREMIUM RATES - SPOUSE

CURRENT AGE	FACE AMOUNTS OF COVERAGE [- NON-TOBACCO]									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
19	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
20	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
21	\$3.67	\$7.34	\$10.99	\$14.66	\$18.33	\$22.00	\$25.67	\$29.34	\$32.99	\$36.66
22	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.49	\$26.25	\$30.00	\$33.75	\$37.50
23	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
24	\$3.92	\$7.83	\$11.75	\$15.67	\$19.59	\$23.49	\$27.41	\$31.33	\$35.25	\$39.16
25	\$4.07	\$8.12	\$12.19	\$16.25	\$20.31	\$24.37	\$28.44	\$32.50	\$36.56	\$40.63
26	\$4.19	\$8.38	\$12.58	\$16.77	\$20.96	\$25.14	\$29.34	\$33.53	\$37.72	\$41.91
27	\$4.28	\$8.57	\$12.86	\$17.15	\$21.43	\$25.72	\$30.01	\$34.30	\$38.58	\$42.87
28	\$4.41	\$8.82	\$13.23	\$17.65	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
29	\$4.56	\$9.13	\$13.70	\$18.27	\$22.83	\$27.39	\$31.97	\$36.53	\$41.10	\$45.66
30	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.19	\$37.94	\$42.68	\$47.42
31	\$4.91	\$9.81	\$14.72	\$19.63	\$24.54	\$29.44	\$34.35	\$39.27	\$44.18	\$49.08
32	\$5.08	\$10.16	\$15.25	\$20.34	\$25.41	\$30.49	\$35.59	\$40.66	\$45.75	\$50.82
33	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
34	\$5.48	\$10.96	\$16.45	\$21.94	\$27.41	\$32.89	\$38.39	\$43.86	\$49.35	\$54.83
35	\$5.72	\$11.42	\$17.14	\$22.86	\$28.56	\$34.27	\$39.99	\$45.69	\$51.41	\$57.12
36	\$5.94	\$11.89	\$17.83	\$23.78	\$29.72	\$35.66	\$41.62	\$47.56	\$53.52	\$59.46
37	\$6.17	\$12.36	\$18.53	\$24.71	\$30.89	\$37.07	\$43.24	\$49.43	\$55.61	\$61.79
38	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
39	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75	\$40.49	\$47.25	\$54.00	\$60.75	\$67.50
40	\$7.05	\$14.11	\$21.17	\$28.24	\$35.29	\$42.34	\$49.41	\$56.46	\$63.52	\$70.58
41	\$7.37	\$14.76	\$22.14	\$29.51	\$36.90	\$44.27	\$51.65	\$59.03	\$66.41	\$73.78
42	\$7.72	\$15.44	\$23.16	\$30.89	\$38.60	\$46.32	\$54.03	\$61.76	\$69.48	\$77.20
43	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
44	\$8.46	\$16.94	\$25.40	\$33.86	\$42.34	\$50.80	\$59.26	\$67.73	\$76.20	\$84.66
45	\$8.88	\$17.75	\$26.63	\$35.52	\$44.39	\$53.27	\$62.15	\$71.03	\$79.91	\$88.79
46	\$9.31	\$18.62	\$27.93	\$37.26	\$46.56	\$55.87	\$65.18	\$74.49	\$83.81	\$93.12
47	\$9.77	\$19.53	\$29.29	\$39.06	\$48.83	\$58.59	\$68.37	\$78.14	\$87.89	\$97.66
48	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
49	\$10.77	\$21.55	\$32.31	\$43.10	\$53.87	\$64.65	\$75.42	\$86.20	\$96.96	\$107.74
50	\$11.34	\$22.67	\$34.02	\$45.37	\$56.71	\$68.04	\$79.39	\$90.73	\$102.06	\$113.41
51	\$11.92	\$23.84	\$35.76	\$47.69	\$59.60	\$71.52	\$83.45	\$95.36	\$107.29	\$119.21
52	\$12.56	\$25.10	\$37.65	\$50.19	\$62.75	\$75.29	\$87.85	\$100.40	\$112.94	\$125.49
53	\$13.23	\$26.45	\$39.68	\$52.90	\$66.12	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
54	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$97.65	\$111.60	\$125.55	\$139.50
55	\$14.74	\$29.49	\$44.21	\$58.96	\$73.70	\$88.45	\$103.19	\$117.94	\$132.66	\$147.41
56	\$15.58	\$31.16	\$46.74	\$62.33	\$77.92	\$93.49	\$109.08	\$124.66	\$140.25	\$155.82
57	\$16.50	\$33.00	\$49.51	\$66.02	\$82.52	\$99.01	\$115.52	\$132.03	\$148.54	\$165.03

<MONTHLY> PREMIUM RATES - SPOUSE (CONT'D)

CURRENT AGE	FACE AMOUNTS OF COVERAGE [- NON-TOBACCO]									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
58	\$17.47	\$34.94	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
59	\$18.53	\$37.04	\$55.58	\$74.10	\$92.62	\$111.14	\$129.68	\$148.19	\$166.72	\$185.24
60	\$19.65	\$39.28	\$58.94	\$78.58	\$98.23	\$117.86	\$137.51	\$157.16	\$176.81	\$196.45
61	\$20.84	\$41.70	\$62.53	\$83.38	\$104.22	\$125.07	\$145.92	\$166.76	\$187.60	\$208.45
62	\$22.14	\$44.27	\$66.41	\$88.54	\$110.68	\$132.81	\$154.96	\$177.10	\$199.24	\$221.36
63	\$23.55	\$47.10	\$70.65	\$94.20	\$117.75	\$141.29	\$164.84	\$188.39	\$211.94	\$235.49
64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65	\$26.86	\$53.70	\$80.56	\$107.41	\$134.27	\$161.11	\$187.97	\$214.83	\$241.67	\$268.54
66	\$24.92	\$49.84	\$74.76	\$99.68	\$124.60	\$149.51	\$174.44	\$199.36	\$224.28	\$249.20
67	\$26.77	\$53.55	\$80.32	\$107.10	\$133.86	\$160.64	\$187.41	\$214.19	\$240.96	\$267.74
68	\$28.83	\$57.65	\$86.49	\$115.31	\$144.14	\$172.96	\$201.80	\$230.62	\$259.45	\$288.28
69	\$31.09	\$62.18	\$93.27	\$124.36	\$155.45	\$186.54	\$217.63	\$248.72	\$279.81	\$310.91
70	\$33.52	\$67.04	\$100.57	\$134.09	\$167.62	\$201.14	\$234.67	\$268.19	\$301.71	\$335.23

<MONTHLY> PREMIUM RATES - CHILD TERM RIDER

FACE AMOUNTS OF COVERAGE		
CURRENT AGE	\$5,000	\$10,000
0-25	<\$5.00>	<\$10.00>

<MONTHLY> PREMIUM RATES - SPOUSE

CURRENT AGE	FACE AMOUNTS OF COVERAGE - TOBACCO									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
19	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
20	\$3.57	\$7.15	\$10.72	\$14.30	\$17.87	\$21.45	\$25.02	\$28.60	\$32.17	\$35.75
21	\$3.67	\$7.34	\$10.99	\$14.66	\$18.33	\$22.00	\$25.67	\$29.34	\$32.99	\$36.66
22	\$3.75	\$7.50	\$11.25	\$15.00	\$18.75	\$22.49	\$26.25	\$30.00	\$33.75	\$37.50
23	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
24	\$3.92	\$7.83	\$11.75	\$15.67	\$19.59	\$23.49	\$27.41	\$31.33	\$35.25	\$39.16
25	\$4.07	\$8.12	\$12.19	\$16.25	\$20.31	\$24.37	\$28.44	\$32.50	\$36.56	\$40.63
26	\$4.19	\$8.38	\$12.58	\$16.77	\$20.96	\$25.14	\$29.34	\$33.53	\$37.72	\$41.91
27	\$4.28	\$8.57	\$12.86	\$17.15	\$21.43	\$25.72	\$30.01	\$34.30	\$38.58	\$42.87
28	\$4.41	\$8.82	\$13.23	\$17.65	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
29	\$4.56	\$9.13	\$13.70	\$18.27	\$22.83	\$27.39	\$31.97	\$36.53	\$41.10	\$45.66
30	\$4.74	\$9.48	\$14.22	\$18.96	\$23.70	\$28.44	\$33.19	\$37.94	\$42.68	\$47.42
31	\$4.91	\$9.81	\$14.72	\$19.63	\$24.54	\$29.44	\$34.35	\$39.27	\$44.18	\$49.08
32	\$5.08	\$10.16	\$15.25	\$20.34	\$25.41	\$30.49	\$35.59	\$40.66	\$45.75	\$50.82
33	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
34	\$5.48	\$10.96	\$16.45	\$21.94	\$27.41	\$32.89	\$38.39	\$43.86	\$49.35	\$54.83
35	\$5.72	\$11.42	\$17.14	\$22.86	\$28.56	\$34.27	\$39.99	\$45.69	\$51.41	\$57.12
36	\$5.94	\$11.89	\$17.83	\$23.78	\$29.72	\$35.66	\$41.62	\$47.56	\$53.52	\$59.46
37	\$6.17	\$12.36	\$18.53	\$24.71	\$30.89	\$37.07	\$43.24	\$49.43	\$55.61	\$61.79
38	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
39	\$6.75	\$13.50	\$20.25	\$27.00	\$33.75	\$40.49	\$47.25	\$54.00	\$60.75	\$67.50
40	\$7.05	\$14.11	\$21.17	\$28.24	\$35.29	\$42.34	\$49.41	\$56.46	\$63.52	\$70.58
41	\$7.37	\$14.76	\$22.14	\$29.51	\$36.90	\$44.27	\$51.65	\$59.03	\$66.41	\$73.78
42	\$7.72	\$15.44	\$23.16	\$30.89	\$38.60	\$46.32	\$54.03	\$61.76	\$69.48	\$77.20
43	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
44	\$8.46	\$16.94	\$25.40	\$33.86	\$42.34	\$50.80	\$59.26	\$67.73	\$76.20	\$84.66
45	\$8.88	\$17.75	\$26.63	\$35.52	\$44.39	\$53.27	\$62.15	\$71.03	\$79.91	\$88.79
46	\$9.31	\$18.62	\$27.93	\$37.26	\$46.56	\$55.87	\$65.18	\$74.49	\$83.81	\$93.12
47	\$9.77	\$19.53	\$29.29	\$39.06	\$48.83	\$58.59	\$68.37	\$78.14	\$87.89	\$97.66
48	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
49	\$10.77	\$21.55	\$32.31	\$43.10	\$53.87	\$64.65	\$75.42	\$86.20	\$96.96	\$107.74
50	\$11.34	\$22.67	\$34.02	\$45.37	\$56.71	\$68.04	\$79.39	\$90.73	\$102.06	\$113.41
51	\$11.92	\$23.84	\$35.76	\$47.69	\$59.60	\$71.52	\$83.45	\$95.36	\$107.29	\$119.21
52	\$12.56	\$25.10	\$37.65	\$50.19	\$62.75	\$75.29	\$87.85	\$100.40	\$112.94	\$125.49
53	\$13.23	\$26.45	\$39.68	\$52.90	\$66.12	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
54	\$13.95	\$27.90	\$41.85	\$55.80	\$69.75	\$83.70	\$97.65	\$111.60	\$125.55	\$139.50
55	\$14.74	\$29.49	\$44.21	\$58.96	\$73.70	\$88.45	\$103.19	\$117.94	\$132.66	\$147.41
56	\$15.58	\$31.16	\$46.74	\$62.33	\$77.92	\$93.49	\$109.08	\$124.66	\$140.25	\$155.82
57	\$16.50	\$33.00	\$49.51	\$66.02	\$82.52	\$99.01	\$115.52	\$132.03	\$148.54	\$165.03

<MONTHLY> PREMIUM RATES - SPOUSE (CONT'D)

FACE AMOUNTS OF COVERAGE - TOBACCO										
CURRENT AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
58	\$17.47	\$34.94	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
59	\$18.53	\$37.04	\$55.58	\$74.10	\$92.62	\$111.14	\$129.68	\$148.19	\$166.72	\$185.24
60	\$19.65	\$39.28	\$58.94	\$78.58	\$98.23	\$117.86	\$137.51	\$157.16	\$176.81	\$196.45
61	\$20.84	\$41.70	\$62.53	\$83.38	\$104.22	\$125.07	\$145.92	\$166.76	\$187.60	\$208.45
62	\$22.14	\$44.27	\$66.41	\$88.54	\$110.68	\$132.81	\$154.96	\$177.10	\$199.24	\$221.36
63	\$23.55	\$47.10	\$70.65	\$94.20	\$117.75	\$141.29	\$164.84	\$188.39	\$211.94	\$235.49
64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65	\$26.86	\$53.70	\$80.56	\$107.41	\$134.27	\$161.11	\$187.97	\$214.83	\$241.67	\$268.54
66	\$24.92	\$49.84	\$74.76	\$99.68	\$124.60	\$149.51	\$174.44	\$199.36	\$224.28	\$249.20
67	\$26.77	\$53.55	\$80.32	\$107.10	\$133.86	\$160.64	\$187.41	\$214.19	\$240.96	\$267.74
68	\$28.83	\$57.65	\$86.49	\$115.31	\$144.14	\$172.96	\$201.80	\$230.62	\$259.45	\$288.28
69	\$31.09	\$62.18	\$93.27	\$124.36	\$155.45	\$186.54	\$217.63	\$248.72	\$279.81	\$310.91
70	\$33.52	\$67.04	\$100.57	\$134.09	\$167.62	\$201.14	\$234.67	\$268.19	\$301.71	\$335.23

<MONTHLY> PREMIUM RATES - CHILD TERM RIDER

FACE AMOUNTS OF COVERAGE		
CURRENT AGE	\$5,000	\$10,000
0-25	<\$5.00>	<\$10.00>

GROUP WHOLE LIFE INSURANCE

MONTHLY PREMIUM RATES - SPOUSE

CURRENT AGE	FACE AMOUNTS OF COVERAGE [- NON-TOBACCO]									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-24	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
25-29	\$4.41	\$8.82	\$13.23	\$15.37	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
30-34	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
35-39	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
40-44	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
45-49	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
50-54	\$13.23	\$26.45	\$39.68	\$52.90	\$51.29	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
55-59	\$17.47	\$26.45	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
60-64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65-70	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12

CURRENT AGE	FACE AMOUNTS OF COVERAGE - TOBACCO									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-24	\$3.84	\$7.68	\$11.53	\$15.37	\$19.21	\$23.04	\$26.89	\$30.73	\$34.57	\$38.41
25-29	\$4.41	\$8.82	\$13.23	\$15.37	\$22.06	\$26.47	\$30.88	\$35.30	\$39.71	\$44.12
30-34	\$5.29	\$10.58	\$15.86	\$21.14	\$26.44	\$31.72	\$37.01	\$42.31	\$47.58	\$52.87
35-39	\$6.46	\$12.92	\$19.38	\$25.85	\$32.31	\$38.76	\$45.24	\$51.70	\$58.17	\$64.62
40-44	\$8.09	\$16.17	\$24.26	\$32.36	\$40.44	\$48.52	\$56.60	\$64.69	\$72.78	\$80.87
45-49	\$10.26	\$20.52	\$30.78	\$41.03	\$51.29	\$61.54	\$71.80	\$82.07	\$92.32	\$102.58
50-54	\$13.23	\$26.45	\$39.68	\$52.90	\$51.29	\$79.34	\$92.57	\$105.79	\$119.02	\$132.25
55-59	\$17.47	\$26.45	\$52.41	\$69.88	\$87.35	\$104.81	\$122.29	\$139.76	\$157.24	\$174.70
60-64	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12
65-70	\$25.12	\$50.22	\$75.34	\$100.45	\$125.56	\$150.66	\$175.78	\$200.89	\$226.00	\$251.12

MONTHLY PREMIUM RATES - CHILD TERM RIDER

CURRENT AGE	FACE AMOUNTS OF COVERAGE	
	\$5,000	\$10,000
0-25	\$5.00	\$10.00

Benefit Details

GROUP WHOLE LIFE INSURANCE

[ACCELERATED DEATH BENEFIT RIDER FOR TERMINAL ILLNESS] – Pays 50% of the certificate death benefit for a diagnosis of Terminal Illness.]

[WAIVER OF PREMIUM RIDER] – Waives the premium for the base plan and all riders after the primary insured has been totally disabled for a period of 6 months.]

[ACCELERATED DEATH BENEFIT RIDER FOR CHRONIC ILLNESS] – This rider provides a lump sum benefit for a Qualifying Chronic Illness.]

[ACCELERATED DEATH BENEFIT RIDER FOR CHRONIC ILLNESS] – This rider provides monthly benefits for confinement in a Nursing or Assisted Living Facility or while receiving Home Health or Adult Day Care due to a Qualifying Chronic Illness. [When Restoration of Benefits is included, it will restore the amount of death benefit that was reduced after the accelerated death benefit has been paid.]]

[ACCELERATED DEATH BENEFIT RIDER FOR CHRONIC ILLNESS] – This rider provides the choice of monthly or lump sum benefits for a Qualifying Chronic Illness (QCI).]

[RESTORATION OF BENEFITS RIDER FOR CHRONIC ILLNESS] – This rider restores the amount of the death benefit that was reduced under the certificate after the accelerated death benefit has been paid under the Chronic Illness rider.]

[EXTENSION OF BENEFITS RIDER] – This rider increases the death benefit under the Certificate to then allow additional (continued) benefit payments under the Accelerated Death Benefit Rider for Chronic Illness.]

[ACCIDENTAL DEATH AND DISMEMBERMENT RIDER] – Provides an additional death benefit equal to the face amount of the base plan in the event of the accidental death of the primary insured; also provides various benefits for certain dismemberments.]

[ACCELERATED DEATH BENEFIT RIDER FOR DISABILITY] – pays 25% of the certificate death benefit for diagnosis of Total Disability or 50% of the death benefit for Terminal Illness.]

[SPOUSE TERM RIDER] – Provides term life insurance benefits for a period of 20 years or until the Anniversary Date on or next following the Insured's 65th birthday, whichever is occurs earlier.]

[CHILD TERM RIDER] – Provides term life insurance benefits for each dependent child until the earlier of the anniversary date on or after the child turns 26.]

Limitations and Exclusions

GROUP WHOLE LIFE INSURANCE

SUICIDE PROVISION – If the Insured, whether sane or insane, dies by Suicide, within two (2) years from the Effective Date, Our liability will be limited to an amount equal to the premiums paid for this Certificate.

[ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) RIDER EXCLUSION] – No Benefits are provided for the following, nor will We pay any expenses incurred as a result of any Loss which is caused by, or sustained while, or incurred for, directly or indirectly:

- 1) acting as a student pilot, pilot-in-command, or receiving instruction in a non-commercial aircraft, or traveling in or descending from an aircraft, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline. The exclusion includes travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;
- 2) hang-gliding, sky-diving, parachuting, ultralight, soaring, ballooning or parasailing;
- 3) committing or attempting to commit a felony or while being engaged in an illegal occupation;
- 4) the voluntary intake of poison, drugs or fumes, unless a direct result of an occupational accident;
- 5) attempted suicide, while sane or insane, or any intentionally self-inflicted injury;
- 6) participation in, instigation of, or pursuit of participation in a riot, insurrection, terrorist activity, or civil commotion or disorder, not including injury as an innocent bystander or injury for self-defense;
- 7) direct participation in a war, or any act of war, declared or undeclared, or any armed conflict or military activity between national governments, not including terrorist acts, random acts of violence, civil war or community faction, unless the activity is perpetrated or instigated by the Insured;
- 8) while engaged in military or naval service of any country (any premium paid to the Company for a period not covered by reason of the Insured's military or naval service will be returned pro-rata upon notice from You);
- 9) in consequence of being intoxicated as determined by the legal authorities of the state in which the occurrence happened; or
- 10) the voluntary intake of any narcotic or controlled substance, unless administered under the advice of a Physician, including any Physician who is a member of the Certificateholder's or Insured's Immediate Family.]

Group Whole Life policy form series B 21803 GMP, Accelerated Death Benefit Rider for Terminal Illness form B 21803 R1 ACL, Accelerated Death Benefit Rider for Chronic Illness form B 21803 R12 CIACL, Restoration of Benefits Rider for Chronic Illness form B 21803 R13 ROBCI, Extension of Benefits Rider form B 21803 R14 EOBR, Children's Term Insurance Rider form B 21803 R8 CTR(20), Waiver of Premium for Disability Rider form B 21803 R9 WPD(20), and Accidental Death and Dismemberment Rider form B 21803 R10 ADD underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; the terms and conditions in the actual policy and certificate provisions control. Refer to the specific policy and certificate for details. Application to determine eligibility may be required. The Policy, any optional Riders and the benefits therein are subject to availability and may vary by state. This is only a summary of products and services offered; actual offerings may vary by group size and other underwriting or legal considerations. This is a solicitation of insurance and an independent agent may call on you.

Group Customer Care

(866) 458-7502

groupcustomercare@atlam.com

aaemployeebenefits.com



Easy access to coverage and filing claims

MyCoverage is an easy-to-use website that allows you to view coverage and benefit information, file claims and download forms 24/7.

mycoverage.atlam.com