

# Group Term Life Insurance

## Increased Protection For The Entire Family

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on. Our plan design flexibility allows for customization to meet the needs of employers and employees at competitive rates.

## Plan Options

### ■ Group and Supplemental Term Life Plans

Employers can design group and supplemental term life programs. Each program can be customized to suit each group's needs.

- Competitive Guaranteed Issue Limits based on group size.
- Waiver of Premium – If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 6 months, prior to age 60, premium will be waived until the employee is no longer disabled or reaches age 65.
- Accelerated Death Benefit – To ease the cost associated with terminal illness, the accelerated death benefit pays a portion of the death benefit as a living benefit to insured employees who are terminally ill. The amount that can be accelerated varies by state and group risk, up to 100% of the group and optional benefit.\*
- Portability allows the insured to continue their supplemental insurance without evidence of insurability if coverage terminates (due to termination of employment) to age 70.

### ■ Accidental Death and Dismemberment (AD&D)

- Employers may add an additional death benefit that pays in the event a covered employee dies or is dismembered in an accident. The benefit will be paid according to an AD&D schedule for loss of limb, hearing or speech resulting from a covered accident.

Additional features of the AD&D benefit may include:

- Seat Belt and Air Bag Benefit
- Repatriation of Remains\*
- Education Benefit for Dependent Students\*

### ■ Dependent Life

Benefits are payable in the event of the death of an insured dependent at any time from any cause.

A variety of Benefit Plan options are available for both the spouse and child.

Domestic partner coverage is available.\*

*\* Not available in all states.*

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#### Administrative Offices:

Downers Grove, Illinois | Cleveland, Ohio | Dallas, Texas



**FORT DEARBORN LIFE**  
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