

Leaders Lifestyle Term Insurance



Term Life Insurance to Age 100 Plans

Most employer-sponsored individual life plans are difficult to enroll and offer limited lifetime protection.

Introducing a Voluntary Individual Term Life program from Leaders Life Worksite Benefits that is simple to enroll yet strong enough to meet your employee's long-term life insurance needs. Lifestyle Term to 100 plans offer *security*, that is portable, for your employee's *entire family* at a *guaranteed level premium* to age 100¹.

Underwriting

- Guarantee Issue for groups of 50+ employees:
 - \$10,000 of coverage available when employee participation requirement is met; and
 - Employees electing coverage on themselves may also purchase \$10,000 on their Spouse and Children up to age 26 when participation is met.
 - Since payroll deductions may change, the final “payroll deduction” listing will be sent after the entire group is underwritten.
- Simplified Issue for groups under 50 employees and for applications over the GI limit:
 - No medical examinations, blood profiles, or other medical requirements.
 - Affordable premiums with coverage amounts from \$10,000 to \$150,000.
 - Coverage available to the employee, their spouse, children and/or grandchildren up to age 26.

Employee Participation Requirements for Guarantee Issue

50-149 employees	30%
150-299 employees	25%
300+ employees	20%



Select from two plan options:

- **Leaders Lifestyle with Critical Illness Plan** is America's oldest term life insurance plan that includes a built-in Critical Illness Benefit that can accelerate 30% of the life benefit upon diagnosis of one of five major health² conditions:
 - Heart attack, stroke, life-threatening cancer, cardiac bypass or transplant, or a terminal condition with a life expectancy of 24 months or less.
 - Premium is reduced by 30% and is waived for one year after qualified benefit is paid.
- **Leaders Lifestyle Lifetime Plan** offers the same life coverage to age 100 without the Critical Illness benefit.

Contact your Employee Benefits Broker TODAY to find out more about Leaders Lifestyle Term to 100!

¹ Death benefit is guaranteed the first 10 years. Afterwards, participating dividends purchase paid up additions. Although not guaranteed, they should be sufficient to maintain level death benefit to age 100.

² Refer to policy for conditions and limitations that apply.

Providing the means for a more secure future.

