

# 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 100<sup>1</sup>.

**AFFORDABLE PREMIUMS** with coverage amounts ranging from \$10,000 to \$150,000

**CONTINGENT GUARANTEED ISSUE (CGI):** Two simple medical questions may qualify an employee for \$100,000 in coverage on initial offering. CGI also applies to spouse and children at reduced levels. Amounts over \$100,000, late enrollees, and applicants answering "yes" to medical questions will be underwritten on a simplified issue basis. New hires must apply for CGI coverage within 45 days from their date of eligibility (eligibility date determined by the employer).

**PARTICIPATION REQUIREMENTS FOR CGI:**

Up to 50 Eligible Employees	5 Employee Applications
50 or greater Eligible Employees	10% of Employee Census



### 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 health<sup>2</sup> 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.

<sup>1</sup> Death benefit is guaranteed for the first 10 years. Afterwards, the policy provides a non-guaranteed death benefit enhancement to purchase one-year term additions designed to maintain level death benefits to age 100.

<sup>2</sup> Refer to policy for conditions and limitations that apply.

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

***Providing the means for a more secure future.***

