

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 Workplace Benefits that is simple to enroll yet strong enough to meet your employee's long-term life insurance needs. **LIFESTYLE** Term to Age 100 plans offer *security*, that is portable, for your employee's *entire family* at a guaranteed level premium to age 100¹.

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

FAMILY COVERAGE Employee, spouse, child, and grandchild coverage available.

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 90 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 |



Lifestyle Term to Age 100 plans:

LIFETIME offers term life coverage to age 100.

LIFESTYLE with Critical Illness Benefit includes a built-in Critical Illness Benefit that can accelerate 30% of the life benefit upon diagnosis of one of five major health² conditions, such as heart attack, stroke, life-threatening cancer, cardiac bypass, or transplant, or a terminal condition with a life expectancy of 24 months or less.

LIFECARE Plan with Chronic Condition Benefits³ pays the owner 60% of the coverage amount in either twelve (12) monthly installments or one lump sum as an accelerated benefit for insureds who:

- Have a chronic condition and are unable to perform at least two Activities of Daily Living (bathing, dressing, toileting, eating, transferring, continence) as certified by a Licensed Health Care Provider².

or

- Requires substantial supervision due to permanent severe cognitive impairment and similar forms of dementia².

¹ 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.

² Refer to policy for conditions and limitations that apply.

³ Chronic Condition Benefit is also available as a lump sum payment. Terminal Illness lump sum benefit of 60% of the coverage amount included at no cost. Chronic Condition and Terminal Illness Benefit provided under Lifecare Accelerated Death Benefit Rider. Overall maximum benefit payable is 60% of coverage amount



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

Providing the means for a more secure future

Underwritten by
LeadersLife
INSURANCE COMPANY
An A.M. Best A Rated Insurer