



PRODUCT QUICK REFERENCE GUIDE

Product	Group Size	Underwriting	Benefit Amounts	Family Coverage	Portability	Industry Features
Basic Group Term Life and AD&D	50+	Guaranteed Issue	\$10,000 and up	Yes	No	<ul style="list-style-type: none"> ▪ Ultra-competitive rates ▪ Multi-year rate guarantees
Voluntary Group Term Life and AD&D	25% participation (minimum 50)	Guaranteed Issue	\$10,000 and up	Yes	Yes	<ul style="list-style-type: none"> ▪ Ultra-competitive rates ▪ Extended Guaranteed Issue periods ▪ Portability
Employer Paid Group Critical Illness	10+	Guaranteed Issue	\$1,000 to \$10,000	No	Yes	<ul style="list-style-type: none"> ▪ Guarantee Issue at 10 lives
Voluntary Group Critical Illness	25+ (minimum 10)	Simplified and Guaranteed Issue	\$10,000 to \$100,000	Yes	Yes	<ul style="list-style-type: none"> ▪ Triple benefits (maximum 3x face amount) ▪ Easy issue
Voluntary Term to 100 (FPP-TI)	25+ (minimum 10)	Modified Guaranteed Issue	\$3,000 to \$150,000	Yes	Yes	<ul style="list-style-type: none"> ▪ Level premium to age 100 ▪ Unisex – uni-smoker rates
Healthcare Indemnity	10+	Guaranteed Issue	N/A	Yes	Yes	<ul style="list-style-type: none"> ▪ Options for ER paid coverage ▪ Multiple plan designs available to complement ER medical benefit strategies
Group Accident	10+	Guaranteed Issue	N/A	Yes	Yes	<ul style="list-style-type: none"> ▪ 3 Plan designs ▪ Non-occ or 24 hour coverage ▪ HSA compatible

