



VOLUNTARY GROUP TERM LIFE (VGTL)

Delivering peace of mind for you and your loved ones.



USABLE Life: You are our priority

For more than 30 years, USABLE Life has been a trusted name among elite carriers in ancillary insurance. Our financial strength and stability provides you the security you need in an insurance partner. We offer the advanced expertise and capabilities of a major carrier without treating you like just another number.

We work hard to deliver the highest quality of financial security to our customers in their darkest hours, and can be relied upon to pay claims quickly and accurately. It is our top priority to make a meaningful difference and provide an exceptional customer experience.

Live life. You're covered.®

Your family's financial security is important. You work to provide for today and tomorrow. Life insurance helps you deliver on the promise to protect those you care about.

No one wants to think about life without a loved one. If someone would financially suffer in the event of your death, you may need life insurance.

Benefits tailored to you

Maybe you're married with two kids and a mortgage. Perhaps you don't want to burden family members with outstanding debts. Or, you simply want to make sure that your final expenses don't drain loved ones' savings. Whatever your reasons, we offer the protection you need for the life you're living.

PRODUCT HIGHLIGHTS

- *Choose the Amount You Need*
- *Coverage at Affordable Group Rates*
- *No Questionnaire, Physicals, or Blood Work¹*
- *Accelerated Benefits for Terminal Illness*
- *Easy Payroll Deduction*

Affordable rates

When you buy life insurance through your employer, you tap the power of group purchasing. The guaranteed issue amounts don't require questionnaires,

physicals, or blood work. When purchasing insurance at work, you get coverage at affordable group rates.

Fast and accurate claim payments

Over 95% of complete claims are paid within five business days. We have a team ready to help every step of the way. When the time comes to make a claim, the money will be available when it's needed most.

Take the policy with you

We know situations change. However, switching jobs isn't an excuse to be without financial protection. Our policy is portable – meaning you can continue coverage for a period if you leave employment.²

Accelerated benefits for terminal illness

If diagnosed with a terminal illness, you may have the option to receive a percentage of your benefits in advance.

Family coverage options


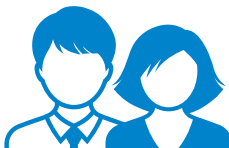


You may not be the only one in the family who needs insurance. You may need coverage for a dependent whose death would result in financial strain. Protect your family to the fullest by insuring your spouse and children.



7 IN 10
HOUSEHOLDS
SAID THEY WOULD
HAVE TROUBLE
COVERING EVERYDAY
LIVING EXPENSES
AFTER SEVERAL MONTHS IF THE
PRIMARY WAGE
EARNER DIED.³

DETERMINE THE AMOUNT THAT'S RIGHT FOR YOU

Only you can decide how much coverage is needed. The level of protection you receive should be determined by the life you're living.

 SINGLES	 YOUNG FAMILIES	 ESTABLISHED FAMILIES	 EMPTY-NESTERS
What costs will loved ones encounter upon your death?	How much money is needed to meet your family's current expenses?	How much money is needed to meet your family's current expenses?	How much money is needed to meet your family's current expenses?
Did anyone cosign for your student loans?	How long will your family need financial support after your death?	How long will your family need financial support after your death?	How long will your family need financial support after your death?
Will they be able to handle the debt?	Will your spouse need any training or education to meet the financial obligations of your children?	Do you want to pay off the house for your spouse?	Do you want to want pay off the house for your spouse?
	Do you want to pay off the house for your family?	Do you want to leave resources for your children's future education needs?	Do you want to leave a contribution for a school and/or charity?
	Do you want to fund your children's continued education?		

Voluntary Accidental Death and Dismemberment benefits (VAD&D)

Accidents can happen anytime, anywhere. AD&D coverage provides an additional layer of protection for you and your loved ones in the event of an accidental injury or death.

Trust us with your family's financial protection

Only you can decide how much coverage is needed. The level of protection you receive should be determined by the life you're living. Talk to HR about your upcoming benefits enrollment.

This document provides a brief description of USABLE Life's Term Life and Accidental Death & Dismemberment coverage. This is not an insurance policy. Limitations and exclusions may apply and coverage may be reduced or terminated due to lack of eligibility. Please read the insurance policy carefully.

1. New hires enrolling during their first 30-days of eligibility or their first Open Enrollment receive Guaranteed Issue. Guaranteed issue amounts require no questionnaire, physical exam, or blood work. Late entrants and amounts above the guaranteed issue are subject to additional review, including medical underwriting.
2. Subject to availability.
3. 2016, Facts About Life, LIMRA.

INTENDED FOR EMPLOYEE USE.



Rated "A" (excellent) by A.M. Best
for ten consecutive years



Recognized as one of the "Ward's 50"
L&H Top Performers



PREMIUMS BASED ON 12 PAYROLL DEDUCTIONS PER YEAR											
Employee's Guaranteed Issue, up to age 69, is \$100,000			Applying for coverage over Guaranteed Issue will require evidence of medical insurability.				VADD RATE FOR EMPLOYEE, SPOUSE, & CHILD PER \$1,000			\$0.03	
Spouse's Guaranteed Issue, up to age 69, is \$30,000											
Spouse premiums are determined by Spouse's age			\$5,000 Increments are for spouse only, and the maximum amount for spouse is \$150,000				VGTL PREMIUMS FOR CHILD		\$5,000	\$0.65	
									\$10,000	\$1.30	
BENEFIT	VGTL PREMIUMS										
UNITS	UNDER 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.50	\$0.60	\$0.80	\$0.90	\$1.23	\$1.65	\$2.58	\$4.30	\$6.60	\$12.70	\$20.60
\$15,000	\$0.75	\$0.90	\$1.20	\$1.35	\$1.85	\$2.48	\$3.87	\$6.45	\$9.90	\$19.05	\$30.90
\$20,000	\$1.00	\$1.20	\$1.60	\$1.80	\$2.46	\$3.30	\$5.16	\$8.60	\$13.20	\$25.40	\$41.20
\$25,000	\$1.25	\$1.50	\$2.00	\$2.25	\$3.08	\$4.13	\$6.45	\$10.75	\$16.50	\$31.75	\$51.50
\$30,000	\$1.50	\$1.80	\$2.40	\$2.70	\$3.69	\$4.95	\$7.74	\$12.90	\$19.80	\$38.10	\$61.80
\$35,000	\$1.75	\$2.10	\$2.80	\$3.15	\$4.31	\$5.78	\$9.03	\$15.05	\$23.10	\$44.45	\$72.10
\$40,000	\$2.00	\$2.40	\$3.20	\$3.60	\$4.92	\$6.60	\$10.32	\$17.20	\$26.40	\$50.80	\$82.40
\$45,000	\$2.25	\$2.70	\$3.60	\$4.05	\$5.54	\$7.43	\$11.61	\$19.35	\$29.70	\$57.15	\$92.70
\$50,000	\$2.50	\$3.00	\$4.00	\$4.50	\$6.15	\$8.25	\$12.90	\$21.50	\$33.00	\$63.50	\$103.00
\$55,000	\$2.75	\$3.30	\$4.40	\$4.95	\$6.77	\$9.08	\$14.19	\$23.65	\$36.30	\$69.85	\$113.30
\$60,000	\$3.00	\$3.60	\$4.80	\$5.40	\$7.38	\$9.90	\$15.48	\$25.80	\$39.60	\$76.20	\$123.60
\$65,000	\$3.25	\$3.90	\$5.20	\$5.85	\$8.00	\$10.73	\$16.77	\$27.95	\$42.90	\$82.55	\$133.90
\$70,000	\$3.50	\$4.20	\$5.60	\$6.30	\$8.61	\$11.55	\$18.06	\$30.10	\$46.20	\$88.90	\$144.20
\$75,000	\$3.75	\$4.50	\$6.00	\$6.75	\$9.23	\$12.38	\$19.35	\$32.25	\$49.50	\$95.25	\$154.50
\$80,000	\$4.00	\$4.80	\$6.40	\$7.20	\$9.84	\$13.20	\$20.64	\$34.40	\$52.80	\$101.60	\$164.80
\$85,000	\$4.25	\$5.10	\$6.80	\$7.65	\$10.46	\$14.03	\$21.93	\$36.55	\$56.10	\$107.95	\$175.10
\$90,000	\$4.50	\$5.40	\$7.20	\$8.10	\$11.07	\$14.85	\$23.22	\$38.70	\$59.40	\$114.30	\$185.40
\$95,000	\$4.75	\$5.70	\$7.60	\$8.55	\$11.69	\$15.68	\$24.51	\$40.85	\$62.70	\$120.65	\$195.70
\$100,000	\$5.00	\$6.00	\$8.00	\$9.00	\$12.30	\$16.50	\$25.80	\$43.00	\$66.00	\$127.00	\$206.00
\$105,000	\$5.25	\$6.30	\$8.40	\$9.45	\$12.92	\$17.33	\$27.09	\$45.15	\$69.30	\$133.35	\$216.30
\$110,000	\$5.50	\$6.60	\$8.80	\$9.90	\$13.53	\$18.15	\$28.38	\$47.30	\$72.60	\$139.70	\$226.60
\$115,000	\$5.75	\$6.90	\$9.20	\$10.35	\$14.15	\$18.98	\$29.67	\$49.45	\$75.90	\$146.05	\$236.90
\$120,000	\$6.00	\$7.20	\$9.60	\$10.80	\$14.76	\$19.80	\$30.96	\$51.60	\$79.20	\$152.40	\$247.20
\$125,000	\$6.25	\$7.50	\$10.00	\$11.25	\$15.38	\$20.63	\$32.25	\$53.75	\$82.50	\$158.75	\$257.50
\$130,000	\$6.50	\$7.80	\$10.40	\$11.70	\$15.99	\$21.45	\$33.54	\$55.90	\$85.80	\$165.10	\$267.80
\$135,000	\$6.75	\$8.10	\$10.80	\$12.15	\$16.61	\$22.28	\$34.83	\$58.05	\$89.10	\$171.45	\$278.10

BENEFIT UNITS	VGTL PREMIUMS										
	UNDER 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$140,000	\$7.00	\$8.40	\$11.20	\$12.60	\$17.22	\$23.10	\$36.12	\$60.20	\$92.40	\$177.80	\$288.40
\$145,000	\$7.25	\$8.70	\$11.60	\$13.05	\$17.84	\$23.93	\$37.41	\$62.35	\$95.70	\$184.15	\$298.70
\$150,000	\$7.50	\$9.00	\$12.00	\$13.50	\$18.45	\$24.75	\$38.70	\$64.50	\$99.00	\$190.50	\$309.00
\$160,000	\$8.00	\$9.60	\$12.80	\$14.40	\$19.68	\$26.40	\$41.28	\$68.80	\$105.60	\$203.20	\$329.60
\$170,000	\$8.50	\$10.20	\$13.60	\$15.30	\$20.91	\$28.05	\$43.86	\$73.10	\$112.20	\$215.90	\$350.20
\$180,000	\$9.00	\$10.80	\$14.40	\$16.20	\$22.14	\$29.70	\$46.44	\$77.40	\$118.80	\$228.60	\$370.80
\$190,000	\$9.50	\$11.40	\$15.20	\$17.10	\$23.37	\$31.35	\$49.02	\$81.70	\$125.40	\$241.30	\$391.40
\$200,000	\$10.00	\$12.00	\$16.00	\$18.00	\$24.60	\$33.00	\$51.60	\$86.00	\$132.00	\$254.00	\$412.00
\$210,000	\$10.50	\$12.60	\$16.80	\$18.90	\$25.83	\$34.65	\$54.18	\$90.30	\$138.60	\$266.70	\$432.60
\$220,000	\$11.00	\$13.20	\$17.60	\$19.80	\$27.06	\$36.30	\$56.76	\$94.60	\$145.20	\$279.40	\$453.20
\$230,000	\$11.50	\$13.80	\$18.40	\$20.70	\$28.29	\$37.95	\$59.34	\$98.90	\$151.80	\$292.10	\$473.80
\$240,000	\$12.00	\$14.40	\$19.20	\$21.60	\$29.52	\$39.60	\$61.92	\$103.20	\$158.40	\$304.80	\$494.40
\$250,000	\$12.50	\$15.00	\$20.00	\$22.50	\$30.75	\$41.25	\$64.50	\$107.50	\$165.00	\$317.50	\$515.00
\$260,000	\$13.00	\$15.60	\$20.80	\$23.40	\$31.98	\$42.90	\$67.08	\$111.80	\$171.60	\$330.20	\$535.60
\$270,000	\$13.50	\$16.20	\$21.60	\$24.30	\$33.21	\$44.55	\$69.66	\$116.10	\$178.20	\$342.90	\$556.20
\$280,000	\$14.00	\$16.80	\$22.40	\$25.20	\$34.44	\$46.20	\$72.24	\$120.40	\$184.80	\$355.60	\$576.80
\$290,000	\$14.50	\$17.40	\$23.20	\$26.10	\$35.67	\$47.85	\$74.82	\$124.70	\$191.40	\$368.30	\$597.40
\$300,000	\$15.00	\$18.00	\$24.00	\$27.00	\$36.90	\$49.50	\$77.40	\$129.00	\$198.00	\$381.00	\$618.00

Important Note: The above rates are subject to change. The rates shown here are meant as an illustration for you to determine the approximate deduction you may expect to see each paycheck. Due to the rounding of rates, these deductions will vary, though differences should be slight. This is not part of an insurance policy and only the actual provisions of an issued policy control. US Able Life's policies set forth the rights and obligations of covered persons and US Able Life. Please be aware that certain limitations and exclusions apply and that benefits may reduce or terminate. If you enroll for coverage, you will be provided with a certificate of insurance. Please read your certificate carefully.