

# Globe Life Insurance Plan

## ***Permanent Coverage*** <sup>1</sup>

**Coverage for Employee, Spouse, Children, and Grandchildren**

### **Guaranteed Issue** <sup>2</sup>

- No Medical Exam Required - just a few yes or no health questions

### **Payroll Deduction**

- No money needed to buy now

### **Affordable Rates**

### **Premiums Remain Level**

### **Coverage Cannot be Canceled**

- As long as premiums are paid on time

### **Accumulates Cash Value**

- Subject to policy provisions

### **Paid Up by Age 65** (ages 0-55)

- Ordinary Life Coverage is available to age 71

### **Policies are Portable**

- Can be continued at the same rates even if there is a change in employment status



<sup>1</sup> Permanent Coverage: Ordinary (Whole Life) Group/Individual.

<sup>2</sup> For those still actively employed subject to certain limitations. Not available to individuals who are HIV positive or terminally ill. If applicant has certain pre-existing medical conditions, policy will be issued with graded benefits. Excess amounts over the Guaranteed Face Amount subject to regular underwriting.

*Life insurance policies underwritten by Globe Life And Accident Insurance Company.*

# Policy Benefits

## Guaranteed Issue <sup>1</sup>

With Face Amount Up To <sup>3</sup>:

Employee

Spouse

Children/Grandchildren (Ages 30 days to 23 yrs)

## Ordinary Life

*Paid Up at 65*  
(Permanent Coverage) <sup>2</sup>

Ages 18 – 55

## Ordinary Life

*Paid for Life*  
(Permanent Coverage) <sup>2</sup>

Ages 56 - 71

	\$75,000	\$30,000
	\$15,000	\$10,000
	\$7,000	

Policies: (EWL55C), (EWL55C2), (IEWL55C), (IEWL55C2)

## Settlement Options

Available at claim time

- Death benefit paid in full to the beneficiary
- Annuitize the death benefit
- Or a combination of both

# Available Riders

### Terminal Illness Accelerated Benefit Rider:

Issue Age 30 days to 76 with No Additional Cost  
Policies: (ESDGABR), (GABR1)

Upon proof of terminal illness, insured will receive 50% of the current benefit available prior to death, subject to provisions of the rider.

### Waiver of Premium Disability Rider:

Issue Age 15 – 55 with No Additional Cost  
Policies: (ESDGWTR), (FP-4162R)

Upon proof of the insured's total disability as defined by this rider, the Company will waive any premiums due (on standard policy only).

### Accidental Death Benefit Rider:

Issue Age 18 – 55 for an additional cost of:  
\$0.50 weekly for \$16,000 Face Amount  
\$1 weekly for \$32,000 Face Amount  
Policy: (ESDIADR)

This rider pays up to \$32,000 for an accidental death, subject to policy provisions. This benefit pays in addition to other sums collected under the policy, on standard coverage only.  
Policy terminates at age 65.  
Employee and Spouse ages 18 - 55.

### Children's Term to 25 Rider:

Issue Age 30 days to 23 for \$2 week  
Policy: (ESDICR)

Upon proof of the insured child's death, policy will pay beneficiary up to \$10,000, subject to policy provisions. Cannot be added to an existing policy at a later date and is only available for policyholders ages 18 – 55.  
Only available on policies paid up at age 65.

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<sup>2</sup> Permanent Coverage: Ordinary (Whole Life) Group/Individual.

<sup>3</sup> Plans and Benefits may vary by state. Graded Benefit: initial policy benefit is 25%; second year – 50%; third year – 75%; fourth year and thereafter -100%.