



The affordable coverage you need to protect your dreams

## Cost-effective life insurance coverage you need

Workplace Term Life from EMC National Life is designed to provide life insurance for a specified period to meet anticipated responsibilities.

## Why do I need Workplace Term Life coverage?

Supplement group term life insurance: Your employer may provide group term life insurance; however, if you leave your job for any reason, this coverage may terminate. You own the Workplace Term Life policy and are free to take it with you, if you change employment.

You owe money: Do you have a mortgage payment, car payment or other outstanding bills to pay? A Workplace Term Life policy can help cover these obligations.

Protect your family's financial stability: If you were to die, would your family be able to maintain their standard of living? Workplace Term Life can help provide financial security to your family in the event of your death.

## For New Employees:

- Employee guaranteed issue amount is \$50,000
- Spouse guaranteed issue amount is \$15,000
- NO medical questions asked for benefits up to GI amounts

## For Current Employees:

- Any current employee who did not elect life insurance benefits last year or are making changes to current life amounts this year will be subject to underwriting.

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## Workplace Term Life Highlights

- Help cover obligations such as mortgage, auto loans and credit card debt
- Provides higher coverage amounts with lower premiums than permanent life plans
- Guaranteed premiums for initial term period
- Level death benefit
- 10-, 20-, or 30-year term or term to age 65
- Portable (keep your coverage even if you leave your current employer)

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## Riders Available:

Term Insurance Rider for Children: An amount of term insurance for all dependent children may be added to the employee or spouse policy by addition of this optional rider. Benefit amounts of \$5,000, \$10,000 and \$20,000 are available. This rider provides guaranteed conversion at age 25 to any permanent plan then available for up to five times the insurance amount of the rider.

Additional Insured Term Rider: A term insurance benefit can be added on the employee and/or the employee's spouse. Premiums are guaranteed level for the selected term period. If the death of the primary insured employee occurs while this rider is in effect, coverage for any additional insured spouse may continue as an individual policy.