Worksite UL2®
UNIVERSAL LIFE INSURANCE
+ LIVING BENEFIT
Why Worksite UL2®?

- Permanent life insurance protection
- A living benefit option that advances your death benefit for chronic illness
- Money to help cover your final expenses

You work hard to provide for the people you love most. You’re focused on caring for them today—but what would happen if you couldn’t provide for them in the future?

1-in-2 households would feel the financial impact from the loss of a primary wage earner **WITHIN SIX MONTHS.**

1-in-3 households would feel the financial impact from the loss of a primary wage earner **IMMEDIATELY.**

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Protect what you’ve earned with permanent life insurance

Worksite UL2 offers financial security while giving you the control and flexibility to adjust your coverage level, cash value and premiums as your life insurance needs change.

Be prepared with Worksite UL2

- Permanent life insurance designed to cover you and your family up to age 95
- Spouse policies up to $25,000 with no spouse signature required
- A living benefit option that gives you accelerated death benefit choices if you’re certified as chronically ill
- Portable coverage you can keep—even if you change jobs or retire
- Cash value available on a tax-deferred basis with an interest rate guaranteed not to fall below 3%

This valuable protection starts at just $4 a week through payroll deduction.

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1 Employee and spouse policies may be purchased from the age of 18 years through 70 years. Children policies may be purchased from the age of 15 days through 23 years. Grandchildren policies may be purchased from the age of 15 days through 18 years and may not be available in all states.

2 Spouse signature not required in most states.

3 See back cover for full definition of certified.

4 Under current tax laws.
A living benefit can make a difference

Living Benefit Chronic Illness Accelerated Death Benefit option

With this living benefit coverage, you have the option to accelerate your death benefit if you’re certified by a licensed healthcare practitioner as having a permanent chronic illness. A chronic illness is a condition in which you’re unable to perform at least two activities of daily living (ADLs) or you have a severe cognitive impairment such as irreversible dementia or Alzheimer’s disease. If you have a certified claim for a chronic illness that begins in year four or later of this coverage, choose either:

- **70% lump-sum advance** of the death benefit
- **4% per month advance**, up to 100% of the death benefit

If you have a certified claim for a chronic illness that begins earlier than year four of this coverage, choose either:

- **20% lump-sum advance** of the death benefit
- **1% per month advance**, up to 100% of the death benefit

No matter which option you choose, any remaining death benefit will be there to help cover your final expenses or provide security for your loved ones.

70% LUMP-SUM EXAMPLE:

<table>
<thead>
<tr>
<th>DEATH BENEFIT</th>
<th>$50,000</th>
<th>$100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lump-sum benefit advanced upon certification</td>
<td>$35,000</td>
<td>$70,000</td>
</tr>
<tr>
<td>Benefit paid at death</td>
<td>$15,000</td>
<td>$30,000</td>
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4% PER MONTH EXAMPLE:

<table>
<thead>
<tr>
<th>$100,000 DEATH BENEFIT</th>
<th>1 year</th>
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<tr>
<td>Monthly benefit advanced upon certification</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Number of months</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Total accelerated benefits advanced</td>
<td>$48,000</td>
<td>$96,000</td>
</tr>
<tr>
<td>Benefit paid at death</td>
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CLAIMS EARLIER THAN YEAR FOUR

If you have a certified claim for a chronic illness that begins earlier than year four of this coverage, choose either:

- **20% lump-sum advance** of the death benefit
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The examples in this brochure are provided for demonstration purposes only and demonstrate chronic illness claims that begin and are certified in year four from the start date of this coverage or later. If the chronic illness begins earlier, the advanced percentages are less. Examples do not feature applicable administration fees. Additional charge for the optional living benefit coverage. This rider is subject to state availability and underwriting. Certain restrictions apply. Please see your agent for details.

Consider these facts:

A chronic illness or severe cognitive impairment can take a serious physical, emotional and financial toll on your family.

- **70%**—the chance that someone turning age 65 today will need care services and support in his or her remaining years
- **$3,293**—average cost per month for care in an assisted living facility
- **$6,965**—average cost per month for a private room in a nursing home
- **$15,000**—the average annual income a caregiver will lose as a result of reducing or quitting work to care for a loved one

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Advantages of the living benefit

The living benefit option isn’t long-term care insurance, and it doesn’t replace traditional long-term care coverage. The advanced death benefit can be used for any purpose, such as expenses related to a chronic illness.

It also offers:

- **No waiting period** after you’re certified as chronically ill; use your money right away.
- **Affordable** premiums.
- **Helps to provide calm and stability** in your time of need.

Living benefit in real life

Ben is a 40-year-old married father of three. He bought a Worksite UL2 policy + living benefit coverage with a **$50,000 death benefit** six years ago after the birth of his last child. A recent serious car accident left him certified as chronically ill.

Ben receives a **$35,000 lump-sum advance.** He renovates his home to make it more wheelchair accessible. As long as Ben keeps his policy in force, his family will collect the remainder of his death benefit after his passing, many years in the future.

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You choose how to use the money

Benefit advanced directly to you

- Pay for in-home care or home healthcare visits.
- Pay for hospital or nursing home costs.
- Cover lost wages for you or a family member turned caregiver.
- Upgrade a home or vehicle to make it more accessible.

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4. See back cover for full definitions of severe cognitive impairment, certified, chronically ill, licensed healthcare practitioner and ADLs.
5. Up to a maximum of $250,000.
6. Monthly option requires annual recertification from a licensed healthcare practitioner.
7. As long as policy remains in force and the death benefit has not been completely advanced.
8. The lump-sum advance would be less if the chronic illness begins three years or earlier from the start of this coverage.
Enhance your policy with additional coverage

**FREE Terminal Illness Accelerated Death Benefit**

Pays you a lump sum of up to 75% of the death benefit if you’re diagnosed with a terminal illness, allowing you to help cover healthcare costs or any other out-of-pocket expenses before your death. As long as your policy remains in force, the remaining benefit amount is paid to your designated beneficiary after your death.

*There is no premium charge for this rider. It is issued automatically with your base policy.*

*Claims cannot be filed under the Living Benefit Chronic Illness Accelerated Death Benefit if the insured has previously been approved for a claim under Terminal Illness Accelerated Death Benefit.*

**Accidental Death Benefit**

Provides an additional payment equal to the base policy’s face value at the time of coverage issue in the event of your death due to a covered accident. This rider may be purchased up to age 65.

**Children’s Level Term Insurance**

Issues coverage for children from the age of 15 days through 18 years and provides level term life insurance for each qualified child until he or she turns 23 or the base insured reaches age 65, whichever comes first. At that point, the coverage can be converted to the child’s own permanent life insurance policy with no evidence of insurability required. The new policy’s face amount may equal up to five times the coverage amount purchased with this optional coverage.

CHOOSE EITHER:

- $5,000 coverage at $0.58 per week
- $10,000 coverage at $1.15 per week

The weekly premium selected covers all qualified children in your family. As your family grows, additional children are automatically covered at 15 days of age with no premium increase.

**Waiver of Stipulated Premium**

Waives the monthly stipulated premium if the insured becomes totally disabled for six months or more. The waived amount is equal to the amount of stipulated premium in effect on the date of disability. Premiums can be waived up to the policy anniversary after the insured turns 65 or for two years (whichever is longer), up to $25,000 per year.

This rider may be purchased up to age 55 and is available only when the base policy is issued. The rider will terminate at age 65.

**Automatic Benefit Increase**

Increases the amount of your coverage automatically for a specified period without any evidence of insurability. This coverage increase applies to the death benefit, living benefit and Waiver of Stipulated Premium.

It’s easy to do. Just select the option to add a dollar to your weekly premium. It’s adjusted automatically every year for a specified number of years.

CHOOSE FROM THESE OPTIONS:

- Employee + spouse age 60 and younger: $1 per week for five years
- Employee age 55 and younger: $1 per week for 10 years
- Employee age 55 and younger: $2 per week for five years

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1 Interest accrues on any amount advanced for the Accelerated Benefit for Terminal Illness rider. Accrued interest may vary by state and is subtracted from the benefit amount paid upon death. Death benefit amount is limited to a maximum of $250,000.

2 See back cover for full definition of a terminal illness.

3 Additional charges for optional coverages. These riders are subject to state availability and underwriting. Certain restrictions apply. Please see your agent for details.
Advantages of Worksite UL2

PERMANENT
Life insurance that protects you now—and well into the future1

SIMPLE
A short, simple application; answering health questions may not be required2

AFFORDABLE
Weekly premiums that fit your budget

CONVENIENT
Premiums can be deducted from your paycheck

FLEXIBLE
Customizable coverage that’s adjustable to suit your needs3

FAMILY COVERAGE
Coverage options for the whole family, even if you don’t participate

PORTABLE
Coverage you can keep—even if you change jobs or retire

CASH VALUE
Cash value available on a tax-deferred basis4 with an interest rate guaranteed not to fall below 3%

LIVING BENEFIT OPTION
Advancement of your death benefit for chronic illness

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Automatic Benefit Increase example:
Here’s how a policy’s death benefit can increase by adding just $1 per week to the premium over 10 years.

30-year-old nontobacco user, $5 weekly premium
(includes living benefit option)

<table>
<thead>
<tr>
<th>RENEWAL YEAR</th>
<th>WEEKLY PREMIUM</th>
<th>DEATH BENEFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original policy</td>
<td>$5</td>
<td>$24,967</td>
</tr>
<tr>
<td>Year 1</td>
<td>$6</td>
<td>$31,533</td>
</tr>
<tr>
<td>Year 2</td>
<td>$7</td>
<td>$37,783</td>
</tr>
<tr>
<td>Year 3</td>
<td>$8</td>
<td>$43,746</td>
</tr>
<tr>
<td>Year 4</td>
<td>$9</td>
<td>$49,448</td>
</tr>
<tr>
<td>Year 5</td>
<td>$10</td>
<td>$54,922</td>
</tr>
<tr>
<td>Year 6</td>
<td>$11</td>
<td>$60,081</td>
</tr>
<tr>
<td>Year 7</td>
<td>$12</td>
<td>$64,959</td>
</tr>
<tr>
<td>Year 8</td>
<td>$13</td>
<td>$69,585</td>
</tr>
<tr>
<td>Year 9</td>
<td>$14</td>
<td>$73,984</td>
</tr>
<tr>
<td>Year 10</td>
<td>$15</td>
<td>$78,178</td>
</tr>
</tbody>
</table>

Increase your death benefit annually with no underwriting!

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1 As long as premiums are paid and policy remains in force.
2 Subject to state availability. Group qualification status will determine if health questions are required to be answered on the application. Talk to your agent for details.
3 Certain restrictions and limitations may apply.
4 Under current tax laws.
Definitions

ACTIVITIES OF DAILY LIVING (ADLs): Any of the following basic human functional abilities required for the Insured to remain independent:

- **Bathing**: The insured's ability to wash oneself by sponge bath; or, in either a tub or shower, including the task of getting into and out of the tub or shower.
- **Continence**: The insured's ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel and bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
- **Dressing**: The insured's ability to put on and take off all items of clothing and any necessary braces, fasteners or artificial limbs.
- **Eating**: The insured's ability to feed oneself by getting food into the body from a receptacle (such as a plate, cup, or table) or feeding tube or intravenously.
- **Toileting**: the insured's ability to get to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
- **Transferring**: The insured's ability to move into and out of a bed, chair, or wheelchair.

CERTIFIED or CERTIFICATION: Written documentation, provided to the company at the owner's expense, from a licensed healthcare practitioner,

a) certifying that the insured meets the definition of chronically ill;

b) specifying that services are likely to be needed for the rest of the insured's life; and

c) the date the chronic illness began.

The company reserves the right to obtain a second medical opinion from a licensed healthcare practitioner and/or additional medical records of the insured at our expense. In the event of conflicting opinions, certification shall be determined, at the company's expense, by a third medical opinion from a licensed healthcare practitioner mutually acceptable to both the owner and the company.

CHRONIC ILLNESS or CHRONICALLY ILL: The insured has been certified within the preceding twelve (12) months by a licensed healthcare practitioner as being unable to perform, without substantial assistance from another individual, at least two (2) activities of daily living for a period of at least ninety (90) days due to a loss of functional capacity; or requiring substantial supervision to protect the insured from threats to health and safety due to severe cognitive impairment.

LICENSED HEALTHCARE PRACTITIONER: Any of the following who is not an immediate family member: a physician; registered professional nurse (R.N.); licensed social worker; or any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury of the United States. A licensed healthcare practitioner does not include the owner; the insured; or any other person with an immediate financial interest in the payment of the Accelerated Benefit.

SEVERE COGNITIVE IMPAIRMENT: Deterioration or loss in intellectual capacity that is comparable to (and includes) Alzheimer’s disease and similar forms of irreversible dementia and is measured by clinical evidence and standardized tests that reliably measure impairment in the insured's short or long term memory; and orientation as to people, place, or time; and deductive or abstract reasoning.

TERMINAL ILLNESS or TERMINALLY ILL: A medical condition from which the primary insured is not reasonably expected to recover; and from which the primary insured is expected to die within twelve (12) months from the date of certification by a duly licensed physician.