

Group Whole Life Insurance Underwritten by CAIC

Whole life insurance helps assure you that money won't be your family's major worry when you're gone. Chances are, you'll live a long time. It's probably smart to have whole life insurance, which can help pay for expenses should your untimely death occur, while you are covered under the policy. So you can help protect your family's future. Premiums are level and do not increase with age. This policy has cash value accumulation.

Plan Benefits

Guaranteed Issue up to the amount \$8.00 per week will buy.*

- Age 35 (non-tobacco user) - \$35,741
- Age 45 (non-tobacco user) - \$20,488
- Age 55 (non-tobacco user) - \$11,287

Additional coverage is available with underwriting questions.

Accidental Death Benefit — The benefit provides an additional benefit equal to the face amount if the insured dies in an accident. The maximum coverage available under this rider is \$100,000.

Sample Weekly Rates

Face Amount	Tobacco	35	40	50
\$50,000	No	\$10.96	\$14.88	\$26.08
	Yes	\$16.27	\$21.81	\$43.04
\$100,000	No	\$21.35	\$29.19	\$51.58
	Yes	\$31.96	\$38.08	\$75.58

* Guaranteed Issue offer is good through 12/31/09 and is subject to change with later effective dates.