

# ASSOCIATION TERM LIFE INSURANCE

## Schedule of Benefits

	Benefit amount for the first 12 months from the Association effective date	Benefit amount starting on the 13th month from the Association effective date
<b>Member Life Insurance Coverage:</b>	<b>\$1,000</b>	<b>\$15,000</b>
<b>Spouse Life Insurance Coverage Optional:</b>	<b>\$1,000</b>	<b>\$15,000</b>
<b>*Children Life Insurance Coverage:</b> (ages 6 months and older) (Legal Dependent coverage can be up to age 25)	<b>\$500</b>	<b>\$500</b>

### Age Reduction and Policy Termination:

- The benefit reduces to \$9,750 on the primary member and the spouse when either or both reaches the age of 65. A further reduction to \$7,500 on the primary member and spouse when either or both reaches the age of 70. The policy terminates at retirement.



**Money when needed the most!**

### Dependent Benefit:

- The dependent child benefit is \$500 for ages 6 months to age 19, or to age 25 if the child is a full time student or recognized as a legal dependent for income tax purposes.



**Exceeding Benefit Expectations!**

Representative:

This material is designed for informational purposes only and merely summarizes the benefits available. All benefits are subject to the policy and any amendments which alone constitutes the agreement under which payments are made at the time of claim.

This policy is currently not available in Maine and Oregon.