

Key Group Voluntary Term Life Insurance

Life is priceless. Maybe that's why some life insurance can be a little expensive. Key Group Voluntary Term Life insurance is priced well within reach and offers incremental benefit amounts and an optional benefit for your spouse and dependent children.



KEY GROUP VOLUNTARY TERM LIFE INSURANCE AT A GLANCE*

Benefit Choices	\$10,000, \$25,000
Maximum Benefit	\$25,000
Spouse Benefit	The max spouse benefit is based upon the 50% up to the GI limit.
Dependent Child Benefit	Employee option of \$2,500, \$5,000, \$7,500 or \$10,000. Note: Employee Coverage required; \$200 on children 14 days to 6 months. (Available for dependents age 14 days to 26 years old.)
Guaranteed Issue	Guarantee issue requires a minimum of 10 employees participating or 25% of eligible employees, whichever is greater. Maximum guarantee issue amount is \$25,000
Accelerated Benefit Provision	Yes. Terminally ill employees may access up to 75% of their benefit.
Waiver of Premium Provision	Yes.
Conversion Privilege	Yes.
Age Reduction Formula	Group Life benefit amounts will reduce to 65% of the original amount at age 65, to 50% at age 70, to 35% at age 75, to 20% at age 80. Benefits terminate at retirement. The spouse's Group Life benefit amount will reduce in accordance with the spouse's age and terminate at the employee's retirement.

*Representative of policy GTP-633 (7/95)



KEY BENEFIT ADMINISTRATORS (KBA) is one of the largest, privately held third party administrators (TPA) organizations in the country. KBA is licensed as a TPA, where required.

POLICY BENEFITS, FEATURES AND RATES MAY VARY BY STATE. Plan offerings are subject to state limitation. Not all benefits are available in all states. Please consult your Key Benefit Administrator representative with questions regarding plan offerings.

Companion Life Insurance Company is the insurance company underwriting the life insurance plan. The company is located in Columbia, SC, and has been rated A+ (Superior), an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders, based on an analysis of the financial position and operating performance as of December 21, 2016, by A.M. Best Company, an independent analyst in the insurance industry. For the latest rating, access www.ambest.com.

This document represents a summary of services offered under the above mentioned insurance policy. Particulars of this plan may differ depending upon group size, plan category and other underwriting considerations which are subject to state insurance laws and the benefits and provisions as described may vary due to said statutes. All products described, herein are subject to the terms, conditions, exceptions and limitations of the specific policy. Please see the specific policy and certificate for details. Policies may not be available in all states.

Benefits provided under this plan are a supplement, and not a substitute for medical coverage. This plan, or its benefits, do not meet minimum essential coverage standards as outlined in the Affordable Care Act.



KEY BENEFIT ADMINISTRATORS

Key Group Voluntary Term Life AD&D Benefit Rates

BENEFIT AMOUNTS	\$10,000	\$25,000
Age Category	Monthly Rates	
15-29	\$1.20	\$3.00
30-34	\$1.30	\$3.25
35-39	\$1.50	\$3.75
40-44	\$2.00	\$5.00
45-49	\$3.20	\$8.00
50-54	\$5.60	\$14.00
55-59	\$8.20	\$20.50
60-64	\$15.50	\$38.75
65-69	\$24.20	\$60.50

*Spouse rates are based upon their individual bracket and cannot exceed 50% of the employee coverage amount.

BENEFIT AMOUNTS	\$2,500	\$5,000	\$7,500	\$10,000
Dependent Life Rates (No AD&D)	\$0.63	\$1.25	\$1.88	\$ 2.50

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