

Guaranteed Issue Employer Paid Group Life with AD&D

\$25k= \$5.50/employee or

\$50k= \$11.00/employee

Benefits and premiums reduce at age 65+, use the following table to calculate the monthly total for the group

Age	Number of Employees	\$25,000		Benefit Amt	or	\$50,000		Benefit Amt
		Premium	Total			Premium	Total	
Under 65				\$25,000				\$50,000
65-69				\$16,250				\$32,500
70-74				\$10,000				\$20,000
75-79				\$6,250				\$12,500
80+				\$3,750				\$7,500
Total Monthly Billed Premium:								

Premium waiver Benefit - Included

Your life insurance premiums may be waived if you become totally disabled prior to age 60 for more than 9 months (may vary by state), up to age 65.

Accelerated Death Benefit - Included

If you are diagnosed with a terminal illness, a portion of the death benefit of up to **50% of the issue amount** may be payable to you during your lifetime. *Not available in for groups in CA

Accidental Death & Dismemberment (AD&D) - Included

AD&D coverage pays an additional benefit equal to your life insurance benefit for death due to accidental causes. A portion of the benefits are also payable in the event of accidental loss of eyesight, limbs, movement of limbs, speech and hearing.

- **Rate guarantee: 12 months**
- **Eligible group size: 2-100 employees working 30+ hours per week**
- **Eligible employee: Works 30+ hours per week *NY employees may elect 20 or 30 hours**
- **Employer contribution: 100%**
- **Participation: 100%**

*Not available in AK, CT, HI, IA, ME, MA, MT, NC, PR, RI, VT, VA, WA



Underwritten by Nationwide