## AUL Employee Basic Term Life with AD\&D \& Dependent Basic Term Life

Robeson County Government<br>Basic Life Benefit Summary<br>Class 1-All Eligible Full-Time Department Managers

| Full-time Employee Requirement | An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to fulltime active work. |
| :---: | :---: |
| Life Amount | \$25,000 |
| Accidental Death \& Dismemberment (AD\&D) Principal Sum Amount | \$25,000 |
| Guaranteed Issue Amount | \$25,000 |
| Dependent Term Life Amount | Plan 1 -Paid for by the Employee-  <br> Employee's Spouse Under age 70 $\$ 1,000$  <br> Dependent Child* -6 months to age 26 $\$ 1,000$  <br> Dependent Child - Live birth to 6 months $\$ 1,000$  <br> *Age and definition of Child(ren) may vary by state. |
| Reduction Schedule | The Life Amount and AD\&D Principal Sum will reduce to $65 \%$ of the amount shown above when the Employee reaches age 70. |
| Accelerated Life Benefit | The Employee may request payment of $25 \%, 50 \%$, or $75 \%$ of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate. |
| Waiver of Premium | AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. Waiver of Premium terminates when employee attains age 70 . |


| Conversion | If the Employee's Life Insurance or a portion of it ceases, the |
| :--- | :--- |
|  | Employee may be entitled to convert his / her life amount. The |
| Employee can refer to his or her Certificate for specific details of this |  |
| provision. |  |

The total amount payable will never exceed the AD\&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Seat Belt<br>Term Life and AD\&D Air Bag<br>Exposure<br>Disappearance<br>Repatriation<br>Child Higher Education<br>Child Care

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the Policy will prevail.

## Robeson County Government <br> Basic Life Benefit Summary <br> Class 2 - All Eligible Full-Time Sworn Law Enforcement

| Full-time Employee Requirement | An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to fulltime active work. |
| :---: | :---: |
| Life Amount | \$20,000 |
| Accidental Death \& Dismemberment (AD\&D) Principal Sum Amount | \$20,000 |
| Guaranteed Issue Amount | \$20,000 |
| Dependent Term Life Amount | Plan $1 \quad$-Paid for by the Employee-  <br> Employee's Spouse Under age 70 $\$ 1,000$ <br> Dependent Child* -6 monthh to age 26 $\$ 1,000$ <br> Dependent Child - Live birth to 6 months $\$ 1,000$ |
| Reduction Schedule | The Life Amount and AD\&D Principal Sum will reduce to $65 \%$ of the amount shown above when the Employee reaches age 70. |
| Accelerated Life Benefit | The Employee may request payment of $25 \%, 50 \%$, or $75 \%$ of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate. |
| Waiver of Premium | AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. Waiver of Premium terminates when employee attains age 70 . |

## Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death \& Dismemberment

Loss Schedule

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss
Life AD\&D Principal Sum
Both hands or both feet or sight of both eyes AD\&D Principal Sum
Speech and hearing
AD\&D Principal Sum
AD\&D Principal Sum
$\begin{array}{lr}\text { One hand and sight of one eye } & \text { AD\&D Principal Sum } \\ \text { One foot and sight of one eye } & \text { AD\&D Principal Sum }\end{array}$
$\begin{array}{lr}\text { One hand and sight of one eye } & \text { AD\&D Principal Sum } \\ \text { One foot and sight of one eye } & \text { AD\&D Principal Sum }\end{array}$
Sight of one eye
Half of AD\&D Principal Sum
One hand or one foot Half of AD\&D Principal Sum
Speech or hearing Half of AD\&D Principal Sum
Thumb and index finger
Quarter of AD\&D Principal Sum
Conditions
Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body
AD\&D Principal Sum
Paraplegia or Loss of Use of Both Lower Limbs of the Body
Half of AD\&D Principal Sum
Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side
of the Body
Half of AD\&D Principal Sum
Monoplegia or Loss of Use of One Limb of the Body
Quarter of AD\&D Principal Sum
Severe Burns
AD\&D Principal Sum
The total amount payable will never exceed the AD\&D Principal Sum for all losses or conditions sustained by the Employee.

## Benefit Features Offered for Basic Seat Belt Term Life and AD\&D <br> Air Bag

Exposure
Disappearance
Repatriation
Child Higher Education
Child Care

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## Robeson County Government

## Basic Life Benefit Summary

## Class 3 - All Other Eligible Full-Time Employees, excluding County Commissioners \& County Manager

| Full-time Employee Requirement | An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to fulltime active work. |
| :---: | :---: |
| Life Amount | \$10,000 |
| Accidental Death \& Dismemberment (AD\&D) Principal Sum Amount | \$10,000 |
| Guaranteed Issue Amount | \$10,000 |
| Dependent Term Life Amount | Plan 1 -Paid for by the Employee- <br> Employee's Spouse Under age 70 $\$ 1,000$ <br> Dependent Child* -6 months to age 26 $\$ 1,000$ <br> Dependent Child - Live birth to 6 months $\$ 1,000$ <br> *Age and definition of Child(ren) may vary by state. |
| Reduction Schedule | The Life Amount and AD\&D Principal Sum will reduce to $65 \%$ of the amount shown above when the Employee reaches age 70. |
| Accelerated Life Benefit | The Employee may request payment of $25 \%, 50 \%$, or $75 \%$ of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate. |
| Waiver of Premium | AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. Waiver of Premium terminates when employee attains age 70. |


| Conversion | If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision. |
| :---: | :---: |
| Accidental Death \& Dismemberment | While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition. |
| Loss Schedule | Loss |
|  | Life AD\&D Principal Sum |
|  | Both hands or both feet or sight of both eyes AD\&D Principal Sum |
|  | Speech and hearing AD\&D Principal Sum |
|  | One hand and one foot AD\&D Principal Sum |
|  | One hand and sight of one eye AD\&D Principal Sum |
|  | One foot and sight of one eye $\quad$ AD\&D Principal Sum |
|  | Sight of one eye Half of AD\&D Principal Sum |
|  | One hand or one foot Half of AD\&D Principal Sum |
|  | Speech or hearing Half of AD\&D Principal Sum |
|  | Thumb and index finger Quarter of AD\&D Principal Sum |
|  | Conditions |
|  | Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body |
|  | AD\&D Principal Sum <br> Paraplegia or Loss of Use of Both Lower Limbs of the Body |
|  | Half of AD\&D Principal Sum |
|  | Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body |
|  | Half of AD\&D Principal Sum |
|  | Monoplegia or Loss of Use of One Limb of the Body |
|  | Quarter of AD\&D Principal Sum |
|  | Severe Burns AD\&D Principal Sum |

The total amount payable will never exceed the AD\&D Principal Sum for all losses or conditions sustained by the Employee.

## Benefit Features Offered for Basic Term Life and AD\&D

Seat Belt
Air Bag
Exposure
Disappearance
Repatriation
Child Higher Education
Child Care

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Robeson County Government

Basic Life Benefit Summary
Class 4 - All Eligible Full-Time County Commissioners \& County Manager

| Full-time Employee Requirement | An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to fulltime active work. |
| :---: | :---: |
| Life Amount | \$50,000 |
| Accidental Death \& Dismemberment (AD\&D) Principal Sum Amount | \$50,000 |
| Guaranteed Issue Amount | \$50,000 |
| Dependent Term Life Amount | Plan $1 \quad$ Paid for by the Employee-  <br> Employee's Spouse Under age 70 $\$ 1,000$ <br> Dependent Child* -6 months to age 26 $\$ 1,000$ <br> Dependent Child - Live birth to 6 months $\$ 1,000$ |
| Reduction Schedule | The Life Amount and AD\&D Principal Sum will reduce to $65 \%$ of the amount shown above when the Employee reaches age 70. |
| Accelerated Life Benefit | The Employee may request payment of $25 \%, 50 \%$, or $75 \%$ of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate. |
| Waiver of Premium | AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. Waiver of Premium terminates when employee attains age 70 . |


| Conversion | If the Employee's Life Insurance or a portion of it ceases, the |
| :--- | :--- |
|  | Employee may be entitled to convert his / her life amount. The |
| Employee can refer to his or her Certificate for specific details of this |  |
| provision. |  |

The total amount payable will never exceed the AD\&D Principal Sum for all losses or conditions sustained by the Employee.

| Benefit Features Offered for Basic | Seat Belt |
| :--- | :--- |
| Term Life and AD\&D | Air Bag |
|  | Exposure |
|  | Disappearance |
|  | Repatriation |
|  | Child Higher Education |
|  | Child Care |

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## AUL Voluntary Employee Term Life \& Voluntary Dependent Term Life

Robeson County Government<br>Voluntary Life Benefit Summary<br>Class 1 - All Eligible Full-Time Employees

| Full-time Employee Requirement | An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to fulltime active work. |
| :---: | :---: |
| Life Amount | A flat amount in $\$ 5,000$ increments with a Minimum of $\$ 10,000$ and a Maximum of $\$ 300,000$ not to exceed 5 times your annual base salary, rounded to the next $\$ 10,000$. |
| Guaranteed Issue Amount | \$300,000 |
| Definition of Earnings | Annual base salary only: The amount of coverage will be based upon earnings as last reported in writing to and approved by AUL. In no event will the amount of earnings used to calculate benefits under the AUL contract exceed the lesser of the amount approved by AUL, amount shown in the Employer's payroll records, or for which premium has been paid. |
| Reduction Schedule | The Life Amount will reduce to $45 \%$ of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age. |
| Accelerated Life Benefit | The Employee may request payment of $25 \%, 50 \%$, or $75 \%$ of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate. |
| Waiver of Premium | AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability. Waiver of Premium terminates when employee attains age 70 . |
| Conversion | If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert their policy. The Employee can refer to their Certificate for specific details of this provision. |
| Portability | The Employee may be eligible to apply for continuation of coverage should their coverage terminate. Approval for this benefit will extend their coverage for an additional period of time. |

Guaranteed Increase Benefit (GIB) If eligible, the employee may apply for an additional amount of coverage offered by AUL at each approved scheduled enrollment period without providing Evidence of Insurability. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

Life Event Benefit (LEB)
If eligible and a qualifying Life event has occurred, the employee may apply for an additional amount of coverage. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

## Voluntary Dependent Term Life

Spouse Amount - Under age 70
A flat amount in $\$ 5,000$ increments with a Minimum of $\$ 5,000$ and a Maximum of $\$ 150,000$ not to exceed $50 \%$ of the Employee Life amount. The spouse Guaranteed Issue amount is $\$ 50,000$.

Plan 1

Dependent Child* - 6 months to age $26 \quad \$ 5,000$
Dependent Child - Live birth to 6 months $\$ 1,000$
Plan 2

Dependent Child* - 6 months to age 26
\$5,000
Dependent Child - Live birth to 6 months $\$ 1,000$
*Age and definition of Child(ren) may vary by state.

## Benefit Features Offered for Voluntary Term Life

Dependent Spouse Accelerated Life Benefit (ALB)

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# Voluntary Term Life Coverage <br> Monthly Payroll Deduction Illustration 

About your benefit options:

- You may select a minimum benefit of $\$ 10,000$ up to a maximum amount of $\$ 300,000$, in increments of $\$ 10,000$, not to exceed 5 times your annual base salary only, rounded to the next higher $\$ 10,000$.
- Amounts requested above $\$ 300,000$ for an Employee, $\$ 50,000$ for a Spouse, or any amount not requested timely will require Evidence of Insurability.
- Employee must select coverage to select any Dependent coverage.
- Dependent coverage cannot exceed $50 \%$ of the Voluntary Term Life amount selected by the Employee.
- A Spouse must be under age 70 to be eligible for benefits.

|  | EMPLOYEE ONLY OPTIONS (based on Employee Age as of 08/01) |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 0-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 | 70-74 | 4 75+ |
| \$10,000 | \$0.40 | \$0.60 | \$0.80 | \$1.00 | \$1.20 | \$2.10 | \$3.20 | \$4.50 | \$7.50 | \$9.30 | \$12.40 | \$27.50 | \$50.00 |
| \$20,000 | \$0.80 | \$1.20 | \$1.60 | \$2.00 | \$2.40 | \$4.20 | \$6.40 | \$9.00 | \$15.00 | \$18.60 | \$24.80 | \$55.00 | \$100.00 |
| \$30,000 | \$1.20 | \$1.80 | \$2.40 | \$3.00 | \$3.60 | \$6.30 | \$9.60 | \$13.50 | \$22.50 | \$27.90 | \$37.20 | \$82.50 | \$150.00 |
| \$40,000 | \$1.60 | \$2.40 | \$3.20 | \$4.00 | \$4.80 | \$8.40 | \$12.80 | \$18.00 | \$30.00 | \$37.20 | \$49.60 | \$110.00 | \$200.00 |
| \$50,000 | \$2.00 | \$3.00 | \$4.00 | \$5.00 | \$6.00 | \$10.50 | \$16.00 | \$22.50 | \$37.50 | \$46.50 | \$62.00 | \$137.50 | \$250.00 |
| \$60,000 | \$2.40 | \$3.60 | \$4.80 | \$6.00 | \$7.20 | \$12.60 | \$19.20 | \$27.00 | \$45.00 | \$55.80 | \$74.40 | \$165.00 | \$300.00 |
| \$70,000 | \$2.80 | \$4.20 | \$5.60 | \$7.00 | \$8.40 | \$14.70 | \$22.40 | \$31.50 | \$52.50 | \$65.10 | \$86.80 | \$192.50 | \$350.00 |
| \$80,000 | \$3.20 | \$4.80 | \$6.40 | \$8.00 | \$9.60 | \$16.80 | \$25.60 | \$36.00 | \$60.00 | \$74.40 | \$99.20 | \$220.00 | \$400.00 |
| \$90,000 | \$3.60 | \$5.40 | \$7.20 | \$9.00 | \$10.80 | \$18.90 | \$28.80 | \$40.50 | \$67.50 | \$83.70 | \$111.60 | \$247.50 | \$450.00 |
| \$100,000 | \$4.00 | \$6.00 | \$8.00 | \$10.00 | \$12.00 | \$21.00 | \$32.00 | \$45.00 | \$75.00 | \$93.00 | \$124.00 | \$275.00 | \$500.00 |
| \$110,000 | \$4.40 | \$6.60 | \$8.80 | \$11.00 | \$13.20 | \$23.10 | \$35.20 | \$49.50 | \$82.50 | \$102.30 | \$136.40 | \$302.50 | \$550.00 |
| \$120,000 | \$4.80 | \$7.20 | \$9.60 | \$12.00 | \$14.40 | \$25.20 | \$38.40 | \$54.00 | \$90.00 | \$111.60 | \$148.80 | \$330.00 | \$600.00 |
| \$130,000 | \$5.20 | \$7.80 | \$10.40 | \$13.00 | \$15.60 | \$27.30 | \$41.60 | \$58.50 | \$97.50 | \$120.90 | \$161.20 | \$357.50 | \$650.00 |
| \$140,000 | \$5.60 | \$8.40 | \$11.20 | \$14.00 | \$16.80 | \$29.40 | \$44.80 | \$63.00 | \$105.00 | \$130.20 | \$173.60 | \$385.00 | \$700.00 |
| \$150,000 | \$6.00 | \$9.00 | \$12.00 | \$15.00 | \$18.00 | \$31.50 | \$48.00 | \$67.50 | \$112.50 | \$139.50 | \$186.00 | \$412.50 | \$750.00 |
| \$160,000 | \$6.40 | \$9.60 | \$12.80 | \$16.00 | \$19.20 | \$33.60 | \$51.20 | \$72.00 | \$120.00 | \$148.80 | \$198.40 | \$440.00 | \$800.00 |
| \$170,000 | \$6.80 | \$10.20 | \$13.60 | \$17.00 | \$20.40 | \$35.70 | \$54.40 | \$76.50 | \$127.50 | \$158.10 | \$210.80 | \$467.50 | \$850.00 |
| \$180,000 | \$7.20 | \$10.80 | \$14.40 | \$18.00 | \$21.60 | \$37.80 | \$57.60 | \$81.00 | \$135.00 | \$167.40 | \$223.20 | \$495.00 | \$900.00 |
| \$190,000 | \$7.60 | \$11.40 | \$15.20 | \$19.00 | \$22.80 | \$39.90 | \$60.80 | \$85.50 | \$142.50 | \$176.70 | \$235.60 | \$522.50 | \$950.00 |
| \$200,000 | \$8.00 | \$12.00 | \$16.00 | \$20.00 | \$24.00 | \$42.00 | \$64.00 | \$90.00 | \$150.00 | \$186.00 | \$248.00 | \$550.00 \$ | \$1,000.00 |
| \$210,000 | \$8.40 | \$12.60 | \$16.80 | \$21.00 | \$25.20 | \$44.10 | \$67.20 | \$94.50 | \$157.50 | \$195.30 | \$260.40 | \$577.50 \$ | \$1,050.00 |
| \$220,000 | \$8.80 | \$13.20 | \$17.60 | \$22.00 | \$26.40 | \$46.20 | \$70.40 | \$99.00 | \$165.00 | \$204.60 | \$272.80 | \$605.00 \$ | \$1,100.00 |
| \$230,000 | \$9.20 | \$13.80 | \$18.40 | \$23.00 | \$27.60 | \$48.30 | \$73.60 | \$103.50 | \$172.50 | \$213.90 | \$285.20 | \$632.50 \$ | \$1,150.00 |
| \$240,000 | \$9.60 | \$14.40 | \$19.20 | \$24.00 | \$28.80 | \$50.40 | \$76.80 | \$108.00 | \$180.00 | \$223.20 | \$297.60 | \$660.00 \$ | \$1,200.00 |
| \$250,000 | \$10.00 | \$15.00 | \$20.00 | \$25.00 | \$30.00 | \$52.50 | \$80.00 | \$112.50 | \$187.50 | \$232.50 | \$310.00 | \$687.50 \$ | \$1,250.00 |
| \$260,000 | \$10.40 | \$15.60 | \$20.80 | \$26.00 | \$31.20 | \$54.60 | \$83.20 | \$117.00 | \$195.00 | \$241.80 | \$322.40 | \$715.00 \$ | \$1,300.00 |
| \$270,000 | \$10.80 | \$16.20 | \$21.60 | \$27.00 | \$32.40 | \$56.70 | \$86.40 | \$121.50 | \$202.50 | \$251.10 | \$334.80 | \$742.50 \$ | \$1,350.00 |
| \$280,000 | \$11.20 | \$16.80 | \$22.40 | \$28.00 | \$33.60 | \$58.80 | \$89.60 | \$126.00 | \$210.00 | \$260.40 | \$347.20 | \$770.00 \$ | \$1,400.00 |
| \$290,000 | \$11.60 | \$17.40 | \$23.20 | \$29.00 | \$34.80 | \$60.90 | \$92.80 | \$130.50 | \$217.50 | \$269.70 | \$359.60 | \$797.50 \$ | \$1,450.00 |
| \$300,000 | \$12.00 | \$18.00 | \$24.00 | \$30.00 | \$36.00 | \$63.00 | \$96.00 | \$135.00 | \$225.00 | \$279.00 | \$372.00 | \$825.00 \$ | \$1,500.00 |

Rates Effective 8/1/2015

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company $\mathbb{B}$ (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.
This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

Products and financial services provided by American United Life Insurance Company®

## Voluntary Term Life Coverage

Monthly Payroll Deduction Illustration

## SPOUSE ONLY OPTIONS

Spouse must be under age 70 to be eligible for coverage
Spouse premium based on EMPLOYEE'S age as of $08 / 01$ and amount of coverage choser
Spouse coverage amount cannot exceed $\mathbf{5 0 \%}$ of employee amount

|  | 0-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 | 50-54 | 55-59 | 60-64 | 65-69 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$5,000 | \$0.20 | \$0.30 | \$0.40 | \$0.50 | \$0.60 | \$1.05 | \$1.60 | \$2.25 | \$3.75 | \$4.65 | \$6.20 |
| \$10,000 | \$0.40 | \$0.60 | \$0.80 | \$1.00 | \$1.20 | \$2.10 | \$3.20 | \$4.50 | \$7.50 | \$9.30 | \$12.40 |
| \$15,000 | \$0.60 | \$0.90 | \$1.20 | \$1.50 | \$1.80 | \$3.15 | \$4.80 | \$6.75 | \$11.25 | \$13.95 | \$18.60 |
| \$20,000 | \$0.80 | \$1.20 | \$1.60 | \$2.00 | \$2.40 | \$4.20 | \$6.40 | \$9.00 | \$15.00 | \$18.60 | \$24.80 |
| \$25,000 | \$1.00 | \$1.50 | \$2.00 | \$2.50 | \$3.00 | \$5.25 | \$8.00 | \$11.25 | \$18.75 | \$23.25 | \$31.00 |
| \$30,000 | \$1.20 | \$1.80 | \$2.40 | \$3.00 | \$3.60 | \$6.30 | \$9.60 | \$13.50 | \$22.50 | \$27.90 | \$37.20 |
| \$35,000 | \$1.40 | \$2.10 | \$2.80 | \$3.50 | \$4.20 | \$7.35 | \$11.20 | \$15.75 | \$26.25 | \$32.55 | \$43.40 |
| \$40,000 | \$1.60 | \$2.40 | \$3.20 | \$4.00 | \$4.80 | \$8.40 | \$12.80 | \$18.00 | \$30.00 | \$37.20 | \$49.60 |
| \$45,000 | \$1.80 | \$2.70 | \$3.60 | \$4.50 | \$5.40 | \$9.45 | \$14.40 | \$20.25 | \$33.75 | \$41.85 | \$55.80 |
| \$50,000 | \$2.00 | \$3.00 | \$4.00 | \$5.00 | \$6.00 | \$10.50 | \$16.00 | \$22.50 | \$37.50 | \$46.50 | \$62.00 |
| The amounts below require Statement of Insurability form |  |  |  |  |  |  |  |  |  |  |  |
| \$55,000 | \$2.20 | \$3.30 | \$4.40 | \$5.50 | \$6.60 | \$11.55 | \$17.60 | \$24.75 | \$41.25 | \$51.15 | \$68.20 |
| \$60,000 | \$2.40 | \$3.60 | \$4.80 | \$6.00 | \$7.20 | \$12.60 | \$19.20 | \$27.00 | \$45.00 | \$55.80 | \$74.40 |
| \$65,000 | \$2.60 | \$3.90 | \$5.20 | \$6.50 | \$7.80 | \$13.65 | \$20.80 | \$29.25 | \$48.75 | \$60.45 | \$80.60 |
| \$70,000 | \$2.80 | \$4.20 | \$5.60 | \$7.00 | \$8.40 | \$14.70 | \$22.40 | \$31.50 | \$52.50 | \$65.10 | \$86.80 |
| \$75,000 | \$3.00 | \$4.50 | \$6.00 | \$7.50 | \$9.00 | \$15.75 | \$24.00 | \$33.75 | \$56.25 | \$69.75 | \$93.00 |
| \$80,000 | \$3.20 | \$4.80 | \$6.40 | \$8.00 | \$9.60 | \$16.80 | \$25.60 | \$36.00 | \$60.00 | \$74.40 | \$99.20 |
| \$85,000 | \$3.40 | \$5.10 | \$6.80 | \$8.50 | \$10.20 | \$17.85 | \$27.20 | \$38.25 | \$63.75 | \$79.05 | \$105.40 |
| \$90,000 | \$3.60 | \$5.40 | \$7.20 | \$9.00 | \$10.80 | \$18.90 | \$28.80 | \$40.50 | \$67.50 | \$83.70 | \$111.60 |
| \$95,000 | \$3.80 | \$5.70 | \$7.60 | \$9.50 | \$11.40 | \$19.95 | \$30.40 | \$42.75 | \$71.25 | \$88.35 | \$117.80 |
| \$100,000 | \$4.00 | \$6.00 | \$8.00 | \$10.00 | \$12.00 | \$21.00 | \$32.00 | \$45.00 | \$75.00 | \$93.00 | \$124.00 |
| \$105,000 | \$4.20 | \$6.30 | \$8.40 | \$10.50 | \$12.60 | \$22.05 | \$33.60 | \$47.25 | \$78.75 | \$97.65 | \$130.20 |
| \$110,000 | \$4.40 | \$6.60 | \$8.80 | \$11.00 | \$13.20 | \$23.10 | \$35.20 | \$49.50 | \$82.50 | \$102.30 | \$136.40 |
| \$115,000 | \$4.60 | \$6.90 | \$9.20 | \$11.50 | \$13.80 | \$24.15 | \$36.80 | \$51.75 | \$86.25 | \$106.95 | \$142.60 |
| \$120,000 | \$4.80 | \$7.20 | \$9.60 | \$12.00 | \$14.40 | \$25.20 | \$38.40 | \$54.00 | \$90.00 | \$111.60 | \$148.80 |
| \$125,000 | \$5.00 | \$7.50 | \$10.00 | \$12.50 | \$15.00 | \$26.25 | \$40.00 | \$56.25 | \$93.75 | \$116.25 | \$155.00 |
| \$130,000 | \$5.20 | \$7.80 | \$10.40 | \$13.00 | \$15.60 | \$27.30 | \$41.60 | \$58.50 | \$97.50 | \$120.90 | \$161.20 |
| \$135,000 | \$5.40 | \$8.10 | \$10.80 | \$13.50 | \$16.20 | \$28.35 | \$43.20 | \$60.75 | \$101.25 | \$125.55 | \$167.40 |
| \$140,000 | \$5.60 | \$8.40 | \$11.20 | \$14.00 | \$16.80 | \$29.40 | \$44.80 | \$63.00 | \$105.00 | \$130.20 | \$173.60 |
| \$145,000 | \$5.80 | \$8.70 | \$11.60 | \$14.50 | \$17.40 | \$30.45 | \$46.40 | \$65.25 | \$108.75 | \$134.85 | \$179.80 |
| \$150,000 | \$6.00 | \$9.00 | \$12.00 | \$15.00 | \$18.00 | \$31.50 | \$48.00 | \$67.50 | \$112.50 | \$139.50 | \$186.00 |

## CHILD(REN) OPTIONS

Benefits for:
Option 1: Option 2:
Child(ren) 6 months to age 26
Child(ren) live birth to 6 months
Monthly Payroll Deduction Amount
$\begin{array}{lc}\$ 5,000 & \$ 10,000 \\ \$ 1,000 & \$ 1,000 \\ \$ 1.00 & \$ 2.00\end{array}$

Rates Effective 8/1/2015

