

# NOW AVAILABLE *Up To \$50,000*

## LIFE INSURANCE BENEFITS

**\$1,000, \$10,000, \$15,000, \$20,000, \$25,000  
\$30,000, \$35,000, \$40,000, \$45,000 or \$50,000**

## **OPTIONAL LIFE INSURANCE BENEFITS**

### **INDIVIDUAL CERTIFICATES**

Each member enrolled will receive a certificate giving a complete statement of the benefits as outlined. Attached Riders will detail additional benefits.

### **MONTHLY PREMIUMS (Guard Member)**

<u>COVERAGE</u>	<u>PREMIUM</u>
\$10,000.....	\$ 3.66
\$15,000.....	\$ 5.33
\$20,000.....	\$ 7.00
\$25,000.....	\$ 8.67
\$30,000.....	\$10.34
\$35,000.....	\$12.00
\$40,000.....	\$13.67
\$45,000.....	\$15.34
\$50,000.....	\$17.00

### **LIFE INSURANCE FOR DEPENDENTS**

SPOUSE.....\$5,000.....\$10,000

#### **CHILDREN**

14 days to 6 months .....\$1,000.....\$ 2,000

6 months to 2 years .....\$2,000.....\$ 4,000

2 years to 3 years .....\$4,000.....\$ 8,000

3 years to 21 years\* .....\$5,000.....\$10,000

\*Remains in effect to age 23 if Dependent is Full-Time Student

### **DEPENDENT INSURANCE (Includes Spouse)**

Cannot exceed 50% of Member's Coverage

\$ 5,000 Coverage - \$3.33

\$ 10,000 Coverage - \$6.66

### **SPOUSE INSURANCE**

Cannot exceed Member's Coverage

\$ 5,000 Spouse Insurance.....\$2.00

\$10,000 Spouse Insurance.....\$3.66

\$15,000 Spouse Insurance.....\$5.33

\$20,000 Spouse Insurance.....\$7.00

\$25,000 Spouse Insurance.....\$8.67

### **EXTENSION OF DEATH BENEFITS**

We will pay life insurance benefits if an insured meets all of the following conditions:

1. becomes totally disabled before age 60;
2. remains totally disabled until death;
3. dies before reaching age 60; and
4. dies within one year after Life Insurance premiums were last paid

Life insurance payable in event of death from any cause.

Coverage is twenty-four hours a day, 365 days a year.

No War Clause.

No Aviation Exclusion.

No Suicide Clause.

No Hazardous Duty or Civilian Occupation Restriction.

Full Conversion privilege upon termination regardless of health.

### ELIGIBILITY

**\$1,000 BASIC BENEFIT  
\$10,000 OPTIONAL BENEFIT**

Any member, within the ninety (90) days after joining the National Guard, may enroll prior to the 91st day after joining, without furnishing evidence of insurability.

If a member does not apply within the ninety (90) day period after joining the National Guard, he may still apply, but the Company reserves the right to accept or reject his application.

Members have the option of applying for additional insurance, up to \$50,000, by submitting evidence of insurability satisfactory to the Company.

### BENEFICIARY

Benefits will be paid to the member's named beneficiary either in a lump sum payment, annual or monthly installments as directed by the beneficiary. If no beneficiary is living at the time of death of the insured member, the amount shall be paid to the duly qualified executors or administrators of the member's estate.

### INDIVIDUAL TERMINATION

Insurance Coverage will terminate the date this policy or section of this policy under which coverage is offered ends, or the last day of the month for which premiums have been paid (subject to the Grace Period).

*Basic only:* On the last day of the month in which the member is in the National Guard or attains age 60.

The Optional Coverage may be continued after leaving the National Guard until age 65.

The Insurance Coverage elected will remain level until age 60. When the Insured attains age 60 (Guard Member, Spouse or Dependent), the benefits will be reduced by 50% and the premium will remain the same. All optional coverages expire on the last day of the month in which the member attains age 65.

### CONVERSION PRIVILEGE

If life insurance ceases because of termination of membership in the classes eligible for insurance under this program or separation from the National Guard, coverage may be converted to an individual policy. See your certificate for details and requirements.