

# Companion Life's Voluntary Group Term Life

## OHIGRO, Inc.

Group Number 902-14-06371-000

Life is priceless. But with Companion Life's Choice Plus, you can fit a life insurance plan in your budget. Get the benefits you need with the convenience of payroll deduction!

Take a look at our **Companion Choice Plus Plan:**

- **Benefit** choice of \$5,000 increments, minimum amount \$10,000 with a maximum of \$500,000. (up to 7x salary)
- The **dependent child** benefit is a choice of \$2,500, \$5,000, \$7,500 or \$10,000. Rate is \$.16 per \$1,000.
- **Spouse benefit:** \$5,000 increments, not to exceed 50% of the employee amount; \$150,000 maximum benefit.
- **Accelerated benefit provision:** You may access up to 75% of the benefit in the event of a terminal illness (maximum \$100,000).
- **Portability provision:** You may continue the policy for you and your spouse at the same group rates if your employment ends, policy continues until the employer's policy cancels.
- **Waiver of premium provision:** You may stop paying premiums if you become totally disabled.
- **Conversion privilege:** Conversion to permanent insurance available.
- **Age reduction formula:** Benefits reduced at older ages - to 65% at age 65, to 50% at age 70, to 35% at age 75, to 20% at age 80, terminates at retirement, whichever occurs first.
- **Guarantee Issue:** (subject to Guarantee Issue Schedule).

Coverage Amount and Monthly Premium (12-pay periods) - Standard Rates										
Age Category	Life Rate per \$1,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
15 - 29	\$0.09	\$0.90	\$2.25	\$4.50	\$6.75	\$9.00	\$11.25	\$13.50	\$15.75	\$18.00
30 - 34	\$0.10	\$1.00	\$2.50	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$17.50	\$20.00
35 - 39	\$0.12	\$1.20	\$3.00	\$6.00	\$9.00	\$12.00	\$15.00	\$18.00	\$21.00	\$24.00
40 - 44	\$0.17	\$1.70	\$4.25	\$8.50	\$12.75	\$17.00	\$21.25	\$25.50	\$29.75	\$34.00
45 - 49	\$0.29	\$2.90	\$7.25	\$14.50	\$21.75	\$29.00	\$36.25	\$43.50	\$50.75	\$58.00
50 - 54	\$0.53	\$5.30	\$13.25	\$26.50	\$39.75	\$53.00	\$66.25	\$79.50	\$92.75	\$106.00
55 - 59	\$0.79	\$7.90	\$19.75	\$39.50	\$59.25	\$79.00	\$98.75	\$118.50	\$138.25	\$158.00
60 - 64	\$1.52	\$15.20	\$38.00	\$76.00	\$114.00	\$152.00	\$190.00	\$228.00	\$266.00	\$304.00
65 - 69	\$2.39	\$23.90	\$59.75	\$119.50	\$179.25	\$239.00	\$298.75	\$358.50	\$418.25	\$478.00
70 +	\$4.41	\$44.10	\$110.25	\$220.50	\$330.75	\$441.00	\$551.25	\$661.50	\$771.75	\$882.00

The Premium Cost Chart is for illustrative purposes only; your monthly premium cost may be slightly higher or lower due to rounding. The information provided is only a summary of the benefits available. Refer to your certificate for details and limitations of coverage.

Premium Rates for an insured will increase on the policyholder's next anniversary following the date the insured enters the next age bracket. In addition, Companion Life reviews premiums annually and rates are subject to change.

This outline of coverage for Voluntary Life is not a contract. Full details of the coverage are included in the certificate of coverage and master policy from Companion Life. Plan is administered and underwritten by Companion Life.

