



Voluntary Life and AD&D Insurance

Provided by

The **Standard**®

What is Life and AD&D Insurance?

Life insurance helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death.

Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

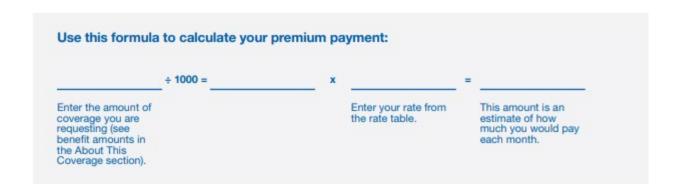
Core Benefits	Voluntary Life and AD&D*
Life	\$10,000 increments up to \$300,000**
Accidental Death & Dismemberment	Matches life amount

*Contact our office for assistance calculating your rate

**Guaranteed issue is \$100,000 during your initial hire period. Amounts over guaranteed issue require evidence of insurability

Calculating your rate

Age Band	Current Rate
0 - 29	\$0.067
30 – 34	\$0.074
35 – 39	\$0.092
40 – 44	\$0.126
45 – 49	\$0.193
50 – 54	\$0.302
55 – 59	\$0.478
60 – 64	\$0.632
65 – 69	\$0.907
70 – 74	\$1.768



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