Underwritten by: **American Heritage Life Insurance Company**

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Group Term to Age 100 Life Insurance

Financial protection for those you love most



Think About This

44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month†

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age†

Over half of U.S. households rely on dual incomes (54%), and, for many, losing one income could be devastating to household finances††

Dealing with an unexpected death is difficult enough – you don't want to leave behind overwhelming financial obligations as well. With Group Term Life Insurance coverage, your family can still realize all the goals and dreams you shared together.

Here's How It Works

- Select the coverage that's right for you and your family
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit payable by direct deposit or check can be used however they wish*

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics

Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed minimum death benefit is level for 5 years[1]
- Premiums are affordable and remain level to age 100 unless you make changes to your coverage
- Spouse and children may be covered*, [2]

†2020 Insurance Barometer Study, LIMRA. ††U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey*, ibid. *Please refer to the Exclusions and Limitations section of this brochure. [1]Current non-guaranteed death benefit is projected to remain level to age 100. [2]Coverage for spouse and children may be limited to a percentage of the employee's face amount in some states.

Meet Tiffany



Choose

Tiffany signs up for **Group Term to Age 100 Life Insurance** during her employer's Open Enrollment.

Use

Several months later, Tiffany suffers a heart attack and passes away. Her husband and children are devastated. Here's her story:

Traveling
Tiffany traveled out of town on a business trip to meet with a client

Collapsed
She was in a meeting, experienced a sharp pain and shortness of breath, and collapsed

Ambulance
An ambulance was taking her to the nearest hospital when her heart stopped

Doctors
Doctors and nurses worked tirelessly to revive her, but they could not save her

Notification
Her husband was notified of her passing

Claim

Tiffany's husband files a claim on his Term to Age 100 Life Insurance coverage along with the documentation needed to process the lump-sum death benefit claim (see How to File a Claim on page 4).

- Her husband's claim is received, processed, reviewed, and approved for payment.
- The lump-sum death benefit is direct deposited into her husband's bank account. He accesses the funds to help pay for his wife's final burial expenses and any outstanding hospital medical bills.

Here are some of the ways the cash benefits can be used

Finances
Can help eliminate the need to deplete savings or retirement plans

Home
Can help pay the mortgage, continue rental payments, or perform needed home repairs

Expenses
Can help pay for your family's living expenses such as bills, electricity and gas

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Why Group Term to Age 100 Life Insurance might be right for you

Have you ever experienced a life-changing event and worried that you would not have the finances in place to handle it if you lost your spouse? It may have crossed your mind, but you put it off because you did not want to think about the unthinkable. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today. Here are some additional reasons to consider:

- **You can't predict when you'll die, whether from a disease, accidental injury or natural causes.** Upon your death, our coverage can provide a lump-sum cash benefit directly to your designated beneficiary
- **You live on a budget, and purchasing traditional permanent life insurance would be costly.** Our coverage is affordably priced
- **You want a Term Life policy that offers coverage for more than 5, 10 or 20 years.** This coverage can be with you until age 100
- **You want affordable coverage that goes with you should you leave your employer.** You can take the coverage with you; see your Certificate of Insurance for details
- **Your family may need additional money to help with health care related bills after you die.** Our coverage provides a lump-sum death benefit that can be used to help cover these expenses
- **You're the primary wage earner and your family would have difficulty living without your income.** If you die before age 100, our coverage offers your designated beneficiary a lump-sum death benefit that is guaranteed for the first five years of coverage and is priced to remain level under current experience factors
- **You have recurring monthly debts such as a mortgage, car payment or credit cards.** Our coverage provides a lump-sum death benefit that can be used to help cover monthly expenses
- **You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education.** Our coverage provides a lump-sum death benefit that can be used to help with daily living expenses

Benefits

Group Term To Age 100 Life Insurance Provides

Term Life Insurance Death Benefit - a lump-sum death benefit is payable to your designated beneficiary when you die before the certificate anniversary on or after you reach age 100

Optional/Additional Rider Benefits

Accelerated Death Benefit for Terminal Illness - a lump-sum advance of 75% of the death benefit amount (not to exceed $100,000) when diagnosed terminally ill by a physician. The benefit payable is discounted using the current discount rate. Premiums are waived after the payment of the benefit

Accidental Death Benefit - an additional death benefit is paid if death occurs as a result of an accidental bodily injury. Not available on certificate coverage purchased for a child

Children's Term - a death benefit is paid when a covered child dies. Not available on certificate coverage purchased for a child

The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for the riders added to the coverage.



Protecting individuals & families for over 60 years

Beneficial insurance coverage to **help you and your family enjoy greater financial peace of mind** when the unexpected happens.

When you choose our

Group Voluntary Insurance Coverage,

we can help give you financial peace of mind.

We have been in the business of protecting America's families for over 60 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

How to File a Claim

To file a claim, please submit a claim form and an APS* form to American Heritage Life Insurance Company along with copies of your medical bills and hospital bills. Once we receive proof of qualified expenses, benefits are paid to you or your beneficiary.

*An Attending Physician Statement (APS) is a medical form completed by a certified physician that provides American Heritage Life Insurance Company with the medical status of the insured.

Exclusions and Limitations

Accidental Death Benefit Rider - Benefits are not paid if death results from (directly or indirectly) or is contributed to by (wholly or in part) the following causes: suicide or attempt at suicide (while sane or insane); accidental bodily injury due to mental or bodily illness or disease of any kind; committing or attempting an assault or felony; intentionally taking any drug (unless prescribed by a physician and used in the manner prescribed), alcohol, or poison; intentionally inhaling gas or fumes; operating, riding in, or descending from an aircraft if: a pilot or officer or crew member, the purpose is descent from the aircraft during flight, giving or receiving training or instruction, or working aboard the aircraft; insurrection, war (whether declared or undeclared) (conflict involving the armed forces of any country or countries) or an act of war, while serving or not serving in the military.

Suicide Exclusion for Group Term to Age 100 Life Insurance and Children's Term Rider - If an insured commits suicide (while sane or insane) within 2 years of the effective date of coverage, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy and riders have other elimination periods, exclusions and limitations that may affect coverage. Please refer to your certificate for details.

This brochure is for use in enrollments sitused in GA. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

Rev. 1/26. This material is valid as long as information remains current, but in no event later than January 1, 2029.
Group Term Life Insurance benefits are provided under policy form GPTLP, or state variations thereof. Rider benefits are provided under the following rider forms or state variations thereof: Accelerated Death Benefit for Terminal Illness GTLPLBR; Accidental Death Benefit GTLPADB; Children's Term GTLPCTR.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.



The Standard is the marketing name used by American Heritage Life Insurance Company, a subsidiary of StanCorp Financial Group, Inc.
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