

Fort Dearborn Life Insurance Company

Voluntary Product Summary

	Voluntary Life	Voluntary AD&D	Voluntary STD	Voluntary LTD
Benefit Summary	Employee and/or Spouse can elect a benefit in increments of \$10,000 to a maximum of \$500,000. Dependent Child Benefit is \$5,000 or \$10,000	Individual Plan – Increments of \$10,000 to a maximum of \$500,000. Family Plan – In addition to the amount elected by the employee, spouse is covered for 50% of the employee benefit and children for 10% of the employee benefit.	Increments of \$50, not to exceed \$750* or 60% of weekly earnings, whichever is less	Increments of \$50, not to exceed \$1,150 or 60% of weekly earnings, whichever is less
Minimum Eligible Employees	2	2	2	2
Minimum Enrolled Employees	1	1	1	2
Guarantee Issue	See Table Below	All	All	All
Pre-Existing Condition Limits	None	None	12/12	12/6/24 (DC/VA/DE) 12/12(MD)
Age Reductions	None	Beginning at age 70	N/A	N/A
Portability	Optional	No	No	No
Conversion	Yes	No	No	No
Stand Alone	Yes	No (Employee must purchase voluntary life coverage)	Yes	Yes
Rates	Age/Smoker Rated	\$0.05 or \$0.08/\$1,000	Age Rated	Age Rated
Commissions	20%	20%	20%	20%

Voluntary Life Guarantee Issue Table

Eligible Employees	Employee			Spouse	
	Under Age 60	Ages 60 to 69	Age 70 or more	Under Age 70	Age 70 or more
2 - 5	Fully Underwritten	Fully Underwritten	Fully Underwritten	Fully Underwritten	Fully Underwritten
6 - 49	\$30,000	\$20,000	Fully Underwritten	\$20,000	Fully Underwritten
50 - 99	\$80,000	\$20,000	Fully Underwritten	\$20,000	Fully Underwritten
100 +	\$100,000	\$20,000	Fully Underwritten	\$20,000	Fully Underwritten

*STD Maximum is \$1,150 for groups with 100+ lives

We require the greater of 6 lives or 25% of all eligible employees to offer Guarantee Issue. The spouse application does not count toward participation requirements. Voluntary Life does not have age reductions.