



# Protecting Your Loved Ones — No Matter What

“Will my loved ones be OK when I’m gone?” It’s a difficult question to ask yourself, but an important one all the same.

If you were to pass away unexpectedly, how would your loved ones cope financially? Would they be taken care of? Or would they find themselves struggling to make ends meet while still in the midst of their grief?

## A Growing Gap for Families

Across the country, American families face a growing insurance gap. In early 2020, 46% of U.S. adult consumers didn’t own life insurance.<sup>1</sup> Yet, 44% also stated that their families would begin to feel the financial effects within six months of a primary wage earner passing away — and 28% would do so within just a month.<sup>1</sup>

But life insurance isn’t just about protecting your loved ones in the short term. It can also be a way of providing for them for decades to come, by keeping them on track for their long-term goals, whether they be college education, home ownership or even retirement.

1. Source: <https://lifehappens.org/blog/is-life-insurance-tomorrows-problem-findings-from-the-2020-insurance-barometer-study/> June 16, 2020.

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of U.S. adult consumers  
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To learn more, or if you have questions about the life insurance options available through your employer, contact your human resources department today.

### Why Purchase Term Life Insurance?

- Group rates provide affordable coverage
- Premium payments are easily made through payroll deduction
- In some cases, you can purchase coverage for your spouse and/or dependent children
- You may be able to take your coverage with you in the event you leave your employer

### How Much Do You Need?

Everyone's circumstances are different. The amount of life insurance that's appropriate for yours will depend on factors such as age, current finances and the financial needs of your loved ones. That's why it's important to start the conversation now, both with the people closest to you and with a financial professional who can help guide you down a positive path.

*Nobody knows what the future holds. That's why preparation is so critical. By taking steps now to secure term life insurance coverage, you and those who mean the most to you will have the peace of mind that comes with knowing that yes, they will be OK, no matter what tomorrow brings.*

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.



**What you need to know about your Basic Life and AD&D Benefits**

**Guaranteed Issue:** Employee: \$350,000 Spouse: \$10,000 Child: \$5,000

**Accidental Death and Dismemberment (AD&D):** Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

**Dependent Life Coverage:** Dependent life coverage is available to eligible employees.

**Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

**Reductions:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	65	70
Reduces To:	65%	50%

**Basic Employee Life and AD&D Coverage**

Your Life and AD&D insurance coverage amount is 1.5 times your salary to a maximum of \$350,000.

Coverage is provided at no cost to you.

**Basic Dependent Life Coverage: Monthly**

Dependent Type	Option 1
Spouse	\$10,000
Dependent Child(ren) - 6 months to age 26	\$5,000
Dependent Child(ren) - Live birth to 6 months	\$1,000
<b>Deduction Amount for Family</b>	<b>\$3.25</b>

*OneAmerica<sup>®</sup> is the marketing name for the companies of OneAmerica.*

## What you need to know about your Voluntary Term Life and AD&D Benefits

**Flexible Options:** Employee: \$10,000 to \$500,000, in \$10,000 increments, not to exceed 5 times your annual salary  
Spouse: \$5,000 to \$200,000, in \$5,000 increments, not to exceed 100% of the employee's amount

**Guaranteed Issue:** Employee: \$200,000 Spouse: \$50,000 Child: \$10,000

**Dependent Life Coverage:** Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

**Accidental Death and Dismemberment (AD&D):** Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

**Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

**Reductions:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	70	75	80	85	90
Reduces To:	65%	45%	30%	20%	15%

### Payroll Deduction Illustration: Monthly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$10,000</b>	\$.72	\$.72	\$.77	\$.77	\$.87	\$1.19	\$1.82	\$2.81	\$4.22	\$6.42	\$11.28	\$19.95	\$32.71
<b>\$20,000</b>	\$1.44	\$1.44	\$1.54	\$1.54	\$1.74	\$2.38	\$3.64	\$5.62	\$8.44	\$12.84	\$22.56	\$39.90	\$65.42
<b>\$40,000</b>	\$2.88	\$2.88	\$3.08	\$3.08	\$3.48	\$4.76	\$7.28	\$11.24	\$16.88	\$25.68	\$45.12	\$79.80	\$130.84
<b>\$60,000</b>	\$4.32	\$4.32	\$4.62	\$4.62	\$5.22	\$7.14	\$10.92	\$16.86	\$25.32	\$38.52	\$67.68	\$119.70	\$196.26
<b>\$80,000</b>	\$5.76	\$5.76	\$6.16	\$6.16	\$6.96	\$9.52	\$14.56	\$22.48	\$33.76	\$51.36	\$90.24	\$159.60	\$261.68
<b>\$100,000</b>	\$7.20	\$7.20	\$7.70	\$7.70	\$8.70	\$11.90	\$18.20	\$28.10	\$42.20	\$64.20	\$112.80	\$199.50	\$327.10
<b>\$120,000</b>	\$8.64	\$8.64	\$9.24	\$9.24	\$10.44	\$14.28	\$21.84	\$33.72	\$50.64	\$77.04	\$135.36	\$239.40	\$392.52
<b>\$140,000</b>	\$10.08	\$10.08	\$10.78	\$10.78	\$12.18	\$16.66	\$25.48	\$39.34	\$59.08	\$89.88	\$157.92	\$279.30	\$457.94
<b>\$180,000</b>	\$12.96	\$12.96	\$13.86	\$13.86	\$15.66	\$21.42	\$32.76	\$50.58	\$75.96	\$115.56	\$203.04	\$359.10	\$588.78
<b>\$200,000</b>	\$14.40	\$14.40	\$15.40	\$15.40	\$17.40	\$23.80	\$36.40	\$56.20	\$84.40	\$128.40	\$225.60	\$399.00	\$654.20

**Note:** Employee and Spouse premiums are based on your age as of 01/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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**Spouse Options**

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$5,000</b>	\$ .64	\$ .64	\$ .70	\$ .70	\$ .82	\$1.19	\$1.92	\$3.08	\$4.72	\$7.28	\$12.95	\$12.95	\$12.95
<b>\$10,000</b>	\$1.28	\$1.28	\$1.40	\$1.40	\$1.64	\$2.38	\$3.84	\$6.16	\$9.44	\$14.56	\$25.90	\$25.90	\$25.90
<b>\$20,000</b>	\$2.56	\$2.56	\$2.80	\$2.80	\$3.28	\$4.76	\$7.68	\$12.32	\$18.88	\$29.12	\$51.80	\$51.80	\$51.80
<b>\$40,000</b>	\$5.12	\$5.12	\$5.60	\$5.60	\$6.56	\$9.52	\$15.36	\$24.64	\$37.76	\$58.24	\$103.60	\$103.60	\$103.60
<b>\$50,000</b>	\$6.40	\$6.40	\$7.00	\$7.00	\$8.20	\$11.90	\$19.20	\$30.80	\$47.20	\$72.80	\$129.50	\$129.50	\$129.50

**Child Options**

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
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Option 1:	\$2,000	\$1,000	\$0.26
Option 2:	\$3,000	\$1,000	\$0.39
Option 3:	\$4,000	\$1,000	\$0.52
Option 4:	\$5,000	\$1,000	\$0.65
Option 5:	\$6,000	\$1,000	\$0.78
Option 6:	\$7,000	\$1,000	\$0.91
Option 7:	\$8,000	\$1,000	\$1.04
Option 8:	\$9,000	\$1,000	\$1.17
Option 9:	\$10,000	\$1,000	\$1.30
Option 10:	\$11,000	\$1,000	\$1.43
Option 11:	\$12,000	\$1,000	\$1.56
Option 12:	\$13,000	\$1,000	\$1.69
Option 13:	\$14,000	\$1,000	\$1.82
Option 14:	\$15,000	\$1,000	\$1.95
Option 15:	\$16,000	\$1,000	\$2.08
Option 16:	\$17,000	\$1,000	\$2.21
Option 17:	\$18,000	\$1,000	\$2.34
Option 18:	\$19,000	\$1,000	\$2.47
Option 19:	\$20,000	\$1,000	\$2.60

**Note:** Employee and Spouse premiums are based on your age as of 01/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

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