

### Voluntary Life Express and Simplified Issue Guidelines

**A Preliminary Case Approval Form and prior Home Office written approval is required before solicitation of applications**

MINIMUM AND MAXIMUM AMOUNTS OF INSURANCE								
Group Size	Employee and Spouse						Minimum & Maximum Amount Dependent Children Ages 6 mo-18 <sup>(5)</sup>	
	Lifetime Maximum Amounts for Issue Ages Shown <sup>(1)(2)</sup>							
	Minimum Amount	Employee		Spouse			Express Issue	Simplified Issue
	Express Issue <sup>(3)</sup>	Simplified Issue <sup>(4)</sup>	Express Issue IF Employee Also Applies	Express Issue IF Employee Does Not Apply	Simplified Issue			
5 – 49 <sup>(6)</sup>	(17 – 49)—\$ 25,000 (50 – 70)—\$ 10,000	N/A	(17 – 49) — \$100,000 (50 – 70) — \$100,000	N/A	N/A	(17 – 49)—\$ 75,000 (50 – 65)—\$ 50,000 (66 – 70)—\$ 10,000	N/A	\$ 25,000 (All Children)
50 and up	(17 – 49)—\$ 25,000 (50 – 70)—\$ 10,000	(17 – 49)—\$100,000 (50 – 65)—\$ 50,000 (66 – 70)—\$ 10,000	Maximums by group size <sup>(7)</sup> (Ages 17 – 70)	(17 – 49)—\$ 50,000 (50 – 65)—\$ 25,000 (66 – 70)—\$ 10,000	(17 – 49)—\$ 25,000 (50 – 65)—\$ 10,000 (66 – 70)—\$ 10,000	(17 – 49)—\$ 75,000 (50 – 65)—\$ 50,000 (66 – 70)—\$ 10,000	\$ 25,000 (All Children)	\$ 25,000 (All Children)

- (1) One policy and one risk classification available per insured at each enrollment.
- (2) Where Express Issue is available, the Simplified Issue amounts are a secondary offer only for those who wish to purchase more than the Express Issue limits. Lifetime maximum is the maximum amount available at the insured’s age at first purchase date.
- (3) Minimum employee participation for Express Issue is thirty (30%) of eligible employees (for Educational Market – the greater of ten (10) lives or ten 10% of eligible employees).
- (4) SMAC-Blood profile required for face amounts of \$100,001 (including in-force amounts).
- (5) Also available on grandchildren ages 6 Mo-16 for \$25,000. Apply on all grandchildren.
- (6) Minimum employee participation for group sizes 5 – 49 lives is five (5) employees lives and \$ 100 total monthly premium (no exceptions).
- (7) Group size 50-499 SI max - \$150,000; Group size 500-999 SI max - \$200,000; Group size 1,000 and up SI max - \$250,000.