

ELOP

*Employee
Life
Option plus*

LIFE INSURANCE THAT WORKS FOR LIFE

ELOP – GUARANTEED BENEFITS, LEVEL PREMIUMS & GREATER POLICY VALUES

The Employee Life Option Plus is more than just life insurance at an affordable price. It combines the guaranteed premiums, coverage and values that have always been so attractive in whole life insurance with the advantages of cash accumulation at current interest rates. This coverage is an endowment at 95 life insurance policy with coverage to age 95.

AFFORDABLE, FLEXIBLE PROTECTION

You choose the amount of insurance or the amount of premium that best suits your needs and budget.

All eligible employees and their spouses through insurance age 72 may purchase coverage under the Basic Plan. Weekly deductions range from \$2.00-\$30.00 per week for employees age 18-72 and \$2.00-\$15.00 per week for spouses. The life insurance maximum benefit amount is \$200,000.

Insurance is also available for unmarried dependent children age 15 days through age 25. Grandchildren are eligible from age 15 days to age 15. The amounts available are from \$1.00 to \$5.00 per week, even if you choose not to buy coverage for yourself.

POLICY VALUES*

As long as premiums are paid, this ELOP coverage offers a guaranteed cash value that can grow over the years. While this value can never be less than the guaranteed amount, ELOP gives you the advantage of potential cash values in excess of the guaranteed amount. The current interest rate in effect when your policy is issued is guaranteed for the first year. On each policy anniversary date, you will receive an annual statement outlining your policy's accumulated value and changes in the interest rate, if any.

* The actual cash value may be decreased by loans or withdrawals.

CONSTANT COVERAGE

ELOP participants are protected worldwide, 24 hours a day. Your policy is owned by you and supplements any other insurance you may have.

Catastrophic Loss Coverage

FINANCIAL PROTECTION FOR AN
UNEXPECTED LOSS OF INDEPENDENCE.

