

Why should you consider purchasing life insurance protection at your workplace?

One third of Americans believe they would feel the financial impact from the loss of a primary wage earner within a month of the wage earner's passing. Half say they would feel an impact within six months.

(Source: LIMRA, Life Insurance Awareness Month Fact Sheet, 2014)

Just under 60 percent of adults in the United States have life insurance coverage. This leaves over 100 million adult Americans without life insurance protection.

(Source: LIMRA, Insurance Barometer Study, 2015)

1 in 4 adult Americans wish their spouse or partner would purchase some or more life insurance.

(Source: LIMRA, Insurance Barometer Study, 2015)

Many of us lead busy lives and seldom take time to think about life's risks. Consider the following reasons many people purchase group TERM life insurance:

- Replacing income
 - Paying off mortgage
 - Providing funds for college education
 - Paying for medical / burial / final expenses
- Preparing for life events, such as:
 - Marriage
 - Growing family
 - Home Purchase
- Transferring wealth to family
- Making a charitable gift
- Supporting aging parents

Advantages of shopping at work include:

- Affordable group rates
- Convenient payroll deduction
- Guaranteed issue for timely applicant
- Easy access

AUL's Group Voluntary Term Life and AD&D Insurance Terms and Definitions

Eligible Employees: This benefit is available for employees who are actively at work on the effective date and working a minimum of 30 hours per week.

Flexible Choices: Since everyone's needs are different, this plan offers flexibility for you to choose a benefit amount that fits your needs and budget.

Accidental Death & Dismemberment (AD&D): If approved for this benefit, additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. This benefit is not available for dependents.

Guaranteed Issue Amounts: This is the most coverage you can purchase without having to answer any health questions. If you decline insurance coverage now and decide to enroll later, you will need to provide Evidence of Insurability.

Employee Guaranteed Issue Amount:	\$150,000
Spouse Guaranteed Issue Amount:	\$30,000
Child Guaranteed Issue Amount:	\$10,000

Timely Enrollment: Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.

Evidence of Insurability: If you elect a benefit amount over the Guaranteed Issue Amount shown above, or you do not enroll timely, you will need to submit a Statement of Insurability form for review. Based on health history, you will be approved or declined for insurance coverage by AUL.

Continuation of Coverage Options:

Portability

Should your coverage terminate for any reason, you may be eligible to take this term life insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible. The Portability option is available until you reach age 70.

OR

Conversion

Should your life insurance coverage, or a portion of it, cease for any reason, you may be eligible to convert your Group Term Coverage to Individual Coverage without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.

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.

Waiver of Premium:

If approved, this benefit waives your insurance premium in case you become totally disabled and are unable to collect a paycheck.

Reductions:

Upon reaching certain ages, your original benefit amount will reduce to a percentage as 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
Reduces To:	65%	50%

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

Voluntary Term Life including matching AD&D Coverage
Monthly Payroll Deduction Illustration

About your benefit options:

- You may select a minimum Life benefit of \$10,000 up to a maximum amount of \$150,000, in increments of \$10,000, not to exceed 5 times your teacher's base salary, rounded to the next higher \$10,000.
- Life amounts requested above \$150,000 for an Employee, \$30,000 for a Spouse, or any amount not requested timely will require Evidence of Insurability.
- Employee must select coverage to select any Dependent coverage. AD&D coverage is not included for dependents.
- Dependent coverage cannot exceed 50% of the Voluntary Term Life amount selected by the Employee.
- A Spouse must be under age 70 to be eligible for benefits.

EMPLOYEE ONLY OPTIONS
(based on Employee's age as of 09/01)

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+
\$10,000	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$2.10	\$6.30	\$15.30	\$15.30
\$20,000	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$4.20	\$12.60	\$30.60	\$30.60
\$30,000	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$6.30	\$18.90	\$45.90	\$45.90
\$40,000	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$8.40	\$25.20	\$61.20	\$61.20
\$50,000	\$10.50	\$10.50	\$10.50	\$10.50	\$10.50	\$10.50	\$10.50	\$10.50	\$10.50	\$10.50	\$31.50	\$76.50	\$76.50
\$60,000	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$12.60	\$37.80	\$91.80	\$91.80
\$80,000	\$16.80	\$16.80	\$16.80	\$16.80	\$16.80	\$16.80	\$16.80	\$16.80	\$16.80	\$16.80	\$50.40	\$122.40	\$122.40
\$100,000	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$21.00	\$63.00	\$153.00	\$153.00
\$130,000	\$27.30	\$27.30	\$27.30	\$27.30	\$27.30	\$27.30	\$27.30	\$27.30	\$27.30	\$27.30	\$81.90	\$198.90	\$198.90
\$150,000	\$31.50	\$31.50	\$31.50	\$31.50	\$31.50	\$31.50	\$31.50	\$31.50	\$31.50	\$31.50	\$94.50	\$229.50	\$229.50

SPOUSE ONLY OPTIONS
(based on Employee's Age as of 09/01)

Life Options	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$5,000	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90
\$10,000	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80	\$1.80
\$15,000	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70	\$2.70
\$20,000	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60	\$3.60
\$25,000	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50
\$30,000	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40	\$5.40

CHILD(REN) OPTIONS
(Premium shown for Child(ren) reflects the cost for all eligible dependent children)

	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Monthly Payroll Deduction Life Amount
Option 1:	\$5,000	\$1,000	\$1.00
Option 2:	\$10,000	\$1,000	\$2.00

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

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NEEDS ASSESSMENT WORKSHEET

Life insurance protection: How much is enough?

The importance of protection

Understanding the importance of and reasons for having life insurance can come from many life experiences — going through a personal loss or seeing the impact of loss on others. The question always begs, “How much life insurance do I really need?” You might have purchased insurance offered through your work, and some you may have purchased on your own, but *what is that number? How much life insurance is truly enough?*

Really, that answer depends on you, since your circumstances and financial goals are different from anyone else. Use the following equation and related financial considerations to help develop a ballpark figure of how much life insurance you should consider to protect those you love.

Any gap you identify through this exercise represents the amount of life insurance needed to take care of your loved ones’ financial needs should something happen to you.

<p>Immediate Financial Obligations</p> <div style="border: 2px solid #0070C0; width: 100%; height: 40px; display: flex; align-items: center; justify-content: center; font-size: 2em; font-weight: bold;">\$</div> <p>Consider items like:</p> <ul style="list-style-type: none"> • Funeral and burial costs • Mortgage • Car and personal loans • Credit card debt • Taxes • Medical expenses 	+	<p>Ongoing/Future Financial Obligations</p> <div style="border: 2px solid #0070C0; width: 100%; height: 40px; display: flex; align-items: center; justify-content: center; font-size: 2em; font-weight: bold;">\$</div> <p>Consider items like:</p> <table border="0" style="width: 100%;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Food, housing, utilities • Transportation • Health care • Clothing • Insurance </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Child(ren)’s education expenses • Retirement • Income replacement </td> </tr> </table>	<ul style="list-style-type: none"> • Food, housing, utilities • Transportation • Health care • Clothing • Insurance 	<ul style="list-style-type: none"> • Child(ren)’s education expenses • Retirement • Income replacement 	-	<p>Ongoing/Future Sources of Income</p> <div style="border: 2px solid #0070C0; width: 100%; height: 40px; display: flex; align-items: center; justify-content: center; font-size: 2em; font-weight: bold;">\$</div> <p>Consider items like:</p> <ul style="list-style-type: none"> • Spouse’s continued earnings • Savings • Investments • Life Insurance you already own (group + personal)
<ul style="list-style-type: none"> • Food, housing, utilities • Transportation • Health care • Clothing • Insurance 	<ul style="list-style-type: none"> • Child(ren)’s education expenses • Retirement • Income replacement 					
<p>Though you might not be able to purchase the desired amount of life insurance all at once, making progress toward this goal over time can be a great approach. Speak to a financial professional today — and protect the ones that matter most to you!</p>						
			<div style="border: 2px solid #0070C0; border-radius: 50%; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center; font-size: 2em; font-weight: bold;">\$</div> <p style="text-align: center; font-weight: bold; color: #0070C0;">Amount needed</p>			

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TRAVEL ASSISTANCE BY EUROP ASSISTANCE USA

3 things to know about Travel Assistance

For a list of additional travel assistance services⁴, please refer to EA USA's brochure⁵ or visit their website at www.europassistance-usa.com.

American United Life Insurance Company® (AUL), a OneAmerica® company, realizes emergencies can happen when you are traveling away from home on business or for pleasure. When an emergency occurs, we understand you need help that is dependable and fast.

With a phone call to Europ Assistance USA (EA USA)¹, covered persons have access to worldwide 24-hour medical and transportation services. When traveling 100 or more miles away from home, EA will be there in the event of an emergency during a covered trip at no additional premium cost to the covered policyholder².

1. Who is covered?

A covered person is an individual who receives coverage under a covered policyholder's AUL group life insurance contract and the individual's spouse, domestic partner and children. The Travel Assistance benefit applies to covered persons who are traveling 100 miles or more away from home during a covered trip.

2. What is a covered trip?

A covered trip is defined as a business or pleasure trip not more than 90 days in length and 100 or more miles away from home. EA USA offers and administers the program and services in most countries³ and can also provide pre-trip assistance services to help you prepare and plan ahead of time.

3. How to utilize EA USA services

1. Call an EA USA representative.

From the US/Canada: **1-866-294-2469**

All other locations: **+1 240 330 1509**

2. Verify eligibility

Provide the name of the covered policyholder's employer in order to verify eligibility and a phone number where you may be reached.

1. EA USA is neither affiliated nor under common control with OneAmerica or AUL, and AUL only markets the EA USA program.
2. A covered person does not include an individual who has been approved for continuation of insurance or portability benefits, an individual insured under AUL's 2+ Protector contract or an individual insured under AUL's Voluntary Universal Life insurance contract. The program and services are not offered or available to individuals who are not covered persons and may be terminated or discontinued at any time.
3. However, conditions and events such as force majeure, war, natural disasters or political instability may occur or exist that render assistance and services difficult or impossible in some areas. Therefore, availability of services cannot always be guaranteed or offered.
4. Neither EA USA nor AUL shall have responsibility for the nature, content or quality of any medical advice or legal counsel given by any medical professional or attorney, nor shall EA USA or AUL be liable for the negligence or other wrongful acts or omissions of any healthcare or legal professionals providing direct services to covered persons.
5. Eligibility must always first be verified by EA USA through the covered policyholder's designated contract.