



# Amalgamated Life

Group • Stop Loss • Voluntary

## Portable Term Life Insurance

10  
YEAR  
TERM

15  
YEAR  
TERM

20  
YEAR  
TERM

Amalgamated Life Insurance Company is committed to providing high quality insurance solutions for today's workforce. Our Portable Term Life Insurance policy will protect you and your family over a specific time period. It can supplement both permanent coverage and employer paid life insurance.

### Attractive Features and Benefits

- Guaranteed issue for individuals up to age 65 with minimum participation based on group size
- Available in face amounts from \$5,000 to \$300,000, not to exceed five times your annual employment income
- Family coverage (spouse and children)
- Competitively-priced, guaranteed premiums that do not increase during the policy term
- Level death benefit—10, 15 or 20 year terms: a reduction schedule applies at age 70
- Portability—coverage goes with you if you change jobs or retire with no change in the cost or coverage
- Supported by an easy claim filing process

- Privately Owned
- Over 75 Years in Operation
- AM Best A "Excellent" Rating

75+



# Portable Term Life Insurance

## 10, 15 & 20 Year Employee & Spouse Premiums (Non-Tobacco)

### 10 Year Non-Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.05	1.69	2.75	4.88	34	1.13	1.88	3.13	5.63	50	1.70	3.31	6.00	11.38
19	1.08	1.75	2.88	5.13	35	1.13	1.88	3.13	5.63	51	1.78	3.50	6.38	12.13
20	1.08	1.75	2.88	5.13	36	1.15	1.94	3.25	5.88	52	1.85	3.69	6.75	12.88
21	1.08	1.75	2.88	5.13	37	1.18	2.00	3.38	6.13	53	1.95	3.94	7.25	13.88
22	1.08	1.75	2.88	5.13	38	1.20	2.06	3.50	6.38	54	2.08	4.25	7.88	15.13
23	1.08	1.75	2.88	5.13	39	1.23	2.13	3.63	6.63	55	2.20	4.56	8.50	16.38
24	1.08	1.75	2.88	5.13	40	1.25	2.19	3.75	6.88	56	2.33	4.88	9.13	17.63
25	1.08	1.75	2.88	5.13	41	1.25	2.19	3.75	6.88	57	2.50	5.31	10.00	19.38
26	1.08	1.75	2.88	5.13	42	1.28	2.25	3.88	7.13	58	2.70	5.81	11.00	21.38
27	1.08	1.75	2.88	5.13	43	1.30	2.31	4.00	7.38	59	2.90	6.31	12.00	23.38
28	1.08	1.75	2.88	5.13	44	1.35	2.44	4.25	7.88	60	3.15	6.94	13.25	25.88
29	1.08	1.75	2.88	5.13	45	1.40	2.56	4.50	8.38	61	3.43	7.63	14.63	28.63
30	1.08	1.75	2.88	5.13	46	1.48	2.75	4.88	9.13	62	3.73	8.38	16.13	31.63
31	1.08	1.75	2.88	5.13	47	1.53	2.88	5.13	9.63	63	4.08	9.25	17.88	35.13
32	1.08	1.75	2.88	5.13	48	1.58	3.00	5.38	10.13	64	4.45	10.19	19.75	38.88
33	1.10	1.81	3.00	5.38	49	1.65	3.19	5.75	10.88	65	4.88	11.25	21.88	43.13

### 15 Year Non-Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.08	1.75	2.88	5.13	34	1.18	2.00	3.38	6.13	50	1.73	3.38	6.13	11.63
19	1.10	1.81	3.00	5.38	35	1.18	2.00	3.38	6.13	51	1.80	3.56	6.50	12.38
20	1.10	1.81	3.00	5.38	36	1.20	2.06	3.50	6.38	52	1.88	3.75	6.88	13.13
21	1.10	1.81	3.00	5.38	37	1.20	2.06	3.50	6.38	53	2.00	4.06	7.50	14.38
22	1.10	1.81	3.00	5.38	38	1.23	2.13	3.63	6.63	54	2.13	4.38	8.13	15.63
23	1.10	1.81	3.00	5.38	39	1.25	2.19	3.75	6.88	55	2.23	4.63	8.63	16.63
24	1.10	1.81	3.00	5.38	40	1.28	2.25	3.88	7.13	56	2.38	5.00	9.38	18.13
25	1.10	1.81	3.00	5.38	41	1.28	2.25	3.88	7.13	57	2.53	5.38	10.13	19.63
26	1.10	1.81	3.00	5.38	42	1.30	2.31	4.00	7.38	58	2.73	5.88	11.13	21.63
27	1.10	1.81	3.00	5.38	43	1.33	2.38	4.13	7.63	59	2.93	6.38	12.13	23.63
28	1.10	1.81	3.00	5.38	44	1.38	2.50	4.38	8.13	60	3.18	7.00	13.38	26.13
29	1.10	1.81	3.00	5.38	45	1.43	2.63	4.63	8.63	61	3.45	7.69	14.75	28.88
30	1.13	1.88	3.13	5.63	46	1.50	2.81	5.00	9.38	62	3.75	8.44	16.25	31.88
31	1.13	1.88	3.13	5.63	47	1.55	2.94	5.25	9.88	63	4.10	9.31	18.00	35.38
32	1.13	1.88	3.13	5.63	48	1.60	3.06	5.50	10.38	64	4.50	10.31	20.00	39.39
33	1.15	1.94	3.25	5.88	49	1.68	3.25	5.88	11.13	65	4.95	11.44	22.25	43.88

### 20 Year Non-Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.10	1.81	3.00	5.38	34	1.23	2.13	3.63	6.63	50	1.78	3.50	6.38	12.13
19	1.13	1.88	3.13	5.63	35	1.23	2.13	3.63	6.63	51	1.85	3.69	6.75	12.88
20	1.13	1.88	3.13	5.63	36	1.25	2.19	3.75	6.88	52	1.95	3.94	7.25	13.88
21	1.13	1.88	3.13	5.63	37	1.25	2.19	3.75	6.88	53	2.05	4.19	7.75	14.88
22	1.13	1.88	3.13	5.63	38	1.28	2.25	3.88	7.13	54	2.18	4.50	8.38	16.13
23	1.13	1.88	3.13	5.63	39	1.28	2.25	3.88	7.13	55	2.28	4.75	8.88	17.13
24	1.13	1.88	3.13	5.63	40	1.30	2.31	4.00	7.38	56	2.43	5.13	9.63	18.63
25	1.13	1.88	3.13	5.63	41	1.30	2.31	4.00	7.38	57	2.58	5.50	10.38	20.13
26	1.13	1.88	3.13	5.63	42	1.33	2.38	4.13	7.63	58	2.75	5.94	11.25	21.88
27	1.13	1.88	3.13	5.63	43	1.35	2.44	4.25	7.88	59	2.95	6.44	12.25	23.88
28	1.13	1.88	3.13	5.63	44	1.40	2.56	4.50	8.38	60	3.20	7.06	13.50	26.38
29	1.13	1.88	3.13	5.63	45	1.45	2.69	4.75	8.88	61	3.48	7.75	14.88	29.13
30	1.15	1.94	3.25	5.88	46	1.53	2.88	5.13	9.63	62	3.78	8.50	16.38	32.13
31	1.18	2.00	3.38	6.13	47	1.58	3.00	5.38	10.13	63	4.15	9.44	18.25	35.88
32	1.20	2.06	3.50	6.38	48	1.65	3.19	5.75	10.88	64	4.55	10.44	20.25	39.88
33	1.20	2.06	3.50	6.38	49	1.73	3.38	6.13	11.63	65	5.03	11.63	22.63	44.63

\*Monthly premium for child(ren) coverage is \$1.75 per month for \$5,000 of coverage and \$3.50 per month for \$10,000 of coverage.

# Portable Term Life Insurance

## 10, 15 & 20 Year Employee & Spouse Premiums (Tobacco)

### 10 Year Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.13	1.88	3.13	5.63	34	1.38	2.50	4.38	8.13	50	2.88	6.25	11.88	23.13
19	1.13	1.88	3.13	5.63	35	1.40	2.56	4.50	8.38	51	3.08	6.75	12.88	25.13
20	1.15	1.94	3.25	5.88	36	1.43	2.63	4.63	8.63	52	3.28	7.25	13.88	27.13
21	1.15	1.94	3.25	5.88	37	1.45	2.69	4.75	8.88	53	3.53	7.88	15.13	29.63
22	1.18	2.00	3.38	6.13	38	1.50	2.81	5.00	9.38	54	3.83	8.63	16.63	32.63
23	1.18	2.00	3.38	6.13	39	1.55	2.94	5.25	9.88	55	4.18	9.50	18.38	36.13
24	1.20	2.06	3.50	6.38	40	1.63	3.13	5.63	10.63	56	4.55	10.44	20.25	39.88
25	1.20	2.06	3.50	6.38	41	1.70	3.31	6.00	11.38	57	4.95	11.44	22.25	43.88
26	1.23	2.13	3.63	6.63	42	1.80	3.56	6.50	12.38	58	5.48	12.75	24.88	49.13
27	1.23	2.13	3.63	6.63	43	1.90	3.81	7.00	13.38	59	6.03	14.13	27.63	54.63
28	1.23	2.13	3.63	6.63	44	2.00	4.06	7.50	14.38	60	6.68	15.75	30.88	61.13
29	1.25	2.19	3.75	6.88	45	2.13	4.38	8.13	15.63	61	7.35	17.44	34.25	67.88
30	1.28	2.25	3.88	7.13	46	2.25	4.69	8.75	16.88	62	8.05	19.19	37.75	74.88
31	1.30	2.31	4.00	7.38	47	2.38	5.00	9.38	18.13	63	8.95	21.44	42.25	83.88
32	1.33	2.38	4.13	7.63	48	2.53	5.38	10.13	19.63	64	9.88	23.75	46.88	93.13
33	1.35	2.44	4.25	7.88	49	2.70	5.81	11.00	21.38	65	11.00	26.56	52.50	104.38

### 15 Year Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.15	1.94	3.25	5.88	34	1.40	2.56	4.50	8.38	50	2.95	6.44	12.25	23.88
19	1.15	1.94	3.25	5.88	35	1.43	2.63	4.63	8.63	51	3.18	7.00	13.38	26.13
20	1.18	2.00	3.38	6.13	36	1.45	2.69	4.75	8.88	52	3.43	7.63	14.63	28.63
21	1.18	2.00	3.38	6.13	37	1.48	2.75	4.88	9.13	53	3.68	8.25	15.88	31.13
22	1.20	2.06	3.50	6.38	38	1.53	2.88	5.13	9.63	54	3.95	8.94	17.25	33.88
23	1.20	2.06	3.50	6.38	39	1.58	3.00	5.38	10.13	55	4.28	9.75	18.88	37.13
24	1.23	2.13	3.63	6.63	40	1.65	3.19	5.75	10.88	56	4.68	10.75	20.88	41.13
25	1.23	2.13	3.63	6.63	41	1.73	3.38	6.13	11.63	57	5.13	11.88	23.13	45.63
26	1.25	2.19	3.75	6.88	42	1.83	3.63	6.63	12.63	58	5.58	13.00	25.38	50.13
27	1.25	2.19	3.75	6.88	43	1.93	3.88	7.13	13.63	59	6.08	14.25	27.88	55.13
28	1.25	2.19	3.75	6.88	44	2.03	4.13	7.63	14.63	60	6.70	15.81	31.00	61.38
29	1.28	2.25	3.88	7.13	45	2.15	4.44	8.25	15.88	61	7.38	17.50	34.38	68.13
30	1.30	2.31	4.00	7.38	46	2.30	4.81	9.00	17.38	62	8.08	19.25	37.88	75.13
31	1.33	2.38	4.13	7.63	47	2.43	5.13	9.63	18.63	63	8.98	21.50	42.38	84.13
32	1.35	2.44	4.25	7.88	48	2.58	5.50	10.38	20.13	64	9.93	23.88	47.13	93.63
33	1.38	2.50	4.38	8.13	49	2.75	5.94	11.25	21.88	65	11.05	26.69	52.75	104.88

### 20 Year Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.18	2.00	3.38	6.13	34	1.43	2.63	4.63	8.63	50	3.13	6.88	13.13	25.63
19	1.18	2.00	3.38	6.13	35	1.45	2.69	4.75	8.88	51	3.33	7.38	14.13	27.63
20	1.20	2.06	3.50	6.38	36	1.48	2.75	4.88	9.13	52	3.55	7.94	15.25	29.88
21	1.20	2.06	3.50	6.38	37	1.50	2.81	5.00	9.38	53	3.83	8.63	16.63	32.63
22	1.23	2.13	3.63	6.63	38	1.55	2.94	5.25	9.88	54	4.13	9.38	18.13	35.63
23	1.23	2.13	3.63	6.63	39	1.63	3.13	5.63	10.63	55	4.43	10.13	19.63	38.63
24	1.25	2.19	3.75	6.88	40	1.70	3.31	6.00	11.38	56	4.78	11.00	21.38	42.13
25	1.25	2.19	3.75	6.88	41	1.80	3.56	6.50	12.38	57	5.18	12.00	23.38	46.13
26	1.28	2.25	3.88	7.13	42	1.90	3.81	7.00	13.38	58	5.63	13.13	25.63	50.63
27	1.28	2.25	3.88	7.13	43	1.98	4.00	7.38	14.13	59	6.13	14.38	28.13	55.63
28	1.28	2.25	3.88	7.13	44	2.10	4.31	8.00	15.38	60	6.73	15.88	31.13	61.63
29	1.30	2.31	4.00	7.38	45	2.25	4.69	8.75	16.88	61	7.40	17.56	34.50	68.38
30	1.33	2.38	4.13	7.63	46	2.43	5.13	9.63	18.63	62	8.13	19.38	38.13	75.63
31	1.35	2.44	4.25	7.88	47	2.60	5.56	10.50	20.38	63	9.03	21.63	42.63	84.63
32	1.38	2.50	4.38	8.13	48	2.75	6.00	11.38	22.13	64	10.03	24.13	47.63	94.63
33	1.40	2.56	4.50	8.38	49	2.95	6.44	12.25	23.88	65	11.10	26.81	53.00	105.38

\*Monthly premium for child(ren) coverage is \$1.75 per month for \$5,000 of coverage and \$3.50 per month for \$10,000 of coverage.



# How much term life insurance is needed?

The recommended formula is ten times one's annual income. Term insurance is not a replacement for permanent whole life insurance which meets additional financial goals.

## Life Insurance...How Much Do I Need?

- |  |              |
|--|--------------|
| 1) Funeral Expenses<br>(US average is \$7,000-10,000+)**                             | \$ _____ (1) |
| 2) Multiple of annual income that you wish<br>to have provided if your spouse passed | \$ _____ (2) |
| 3) Annual expenses beyond cost of living<br>(ex. tuition, child or elder care)       | \$ _____ (3) |
| 4) Total estimate of your family's needs<br>(add lines 1 through 3)                  |              |

**Total** \$ \_\_\_\_\_

\*\*Source: AARP. Funeral and Burial Costs, 2014.

Your death benefit as applied for is \$ \_\_\_\_\_ Your weekly premium is \$ \_\_\_\_\_

Your spouse's death benefit as applies for is \$ \_\_\_\_\_ Weekly premium for spouse is \$ \_\_\_\_\_

Your children's term/whole life death benefit as applied for is \$ \_\_\_\_\_ Weekly premium for you children is \$ \_\_\_\_\_

**Total Weekly Premium** \$ \_\_\_\_\_

## About Amalgamated Life

**Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards and strong fiscal condition. Amalgamated Life is licensed in 50 states and the District of Columbia.**

- The information in this brochure is in an abbreviated form only. The actual coverage and amounts are subject to all terms, limitations and exclusions in the policy. If the information in this brochure differs from the policy, the terms of the policy will govern.
- For specific information regarding features and benefits on Amalgamated Life's Portable Term Life Insurance policy, call 866-975-4089. Consider attending the next Open Enrollment Session at your organization.

### Call center hours:

Monday thru Thursday 8am-8pm EST  
Friday 8am-6pm EST.  
Saturday 9am-2pm EST



Amalgamated Life Insurance Company  
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866.975.4089  
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#W-PTL-B-2-20

Policy Form ALGLTP-18\*

\*Features & form numbers may vary by state.