

# Group Term Life

- Flexible benefit options
- Conversion to individual permanent policies without medical underwriting
- Experience rated contracts available to larger clients
- Coverage enabling beneficiaries to pay immediate costs associated with death, settle debts and meet family expenses
- Easy claim filing process

## Supplemental Coverage:

- **Supplemental Life**—Offered in conjunction with the group term life to all employees/members on a contributory basis and used to help increase financial security.
- **Dependent Life**—Enabling employees/members to purchase additional term life coverage for their spouse equal to 50% of the employee/member's coverage up to a maximum of \$100,000 and for their children, determined by state regulations.
- **Retiree Life**—Enabling employers/unions to offer their retirees coverage up to 10% of the active group population in accordance with the group's retiree benefit; typically, just for the retiree and not inclusive of spouse or children.

## Other Valuable Advantages:

- **Accelerated Death Benefit Rider that can pay 50% of the face amount**—for life threatening illness that has a life expectancy of no more than 12 months (insured and spouse)
- **Accidental Death and Dismemberment Rider**—pays additional benefits for an accidental loss of life or specific limb(s) (insured, spouse and children)

Policy Form: ALTLP-05\*

Rider Forms: ALTLABRC-XX-05, ALTADDRC-11\*

\*Features & form numbers may vary by state.

Approved in all 50 states and the District of Columbia

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Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

Since 1975, Amalgamated Life Insurance Company has consistently earned the "A" (Excellent) Rating from A.M. Best Company attesting to its strong fiscal position and claims paying abilities. The Company is a member of the Amalgamated Family of Companies; which includes: a third party administrator, Amalgamated Employee Benefits Administrators; Amalgamated Medical Care Management, a medical care management firm; Amalgamated Agency, a property and casualty broker; and AliGraphics, a printing firm.

The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the policy. If the information in this product sheet differs from the Group Life Policy, the terms of the policy govern.

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