

Provided by Central Baptist	EMPLOYEE TERM LIFE PLAN	
	Coverage amounts	1X Annual Salary, but not exceeding \$750,000.
	Age Reduction	At age 65, reduces to 65% of current amount but not to reduce below \$20,000 of coverage.
	Accelerated death benefit	50% of coverage amount not to exceed \$250,000.
	Retirement	Maximum of \$20,000 or coverage amount at retirement, whichever is less.
Provided by	EMPLOYEE ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)	
	Benefit	Pays you or your beneficiary if you die or suffer a specified loss [eyesight, hand or foot] in an accident.
	Coverage amount	Equals Employee Group Life Plan amount

OPTIONAL EMPLOYEE TERM LIFE PLAN		
Payroll Deduction	Coverage	Available for employees who want additional coverage above their base Employee Term Life Plan. Optional Term Life coverage is available with underwriting in multiples of one to eight times the salary. The combined maximum for Employee Term Life and Optional Life is the lesser of \$750,000 or eight times salary. The combined accelerated death benefit for Employee Term Life and Optional Life is 50% of the total coverage amount, but not to exceed \$250,000.
OPTIONAL SPOUSE TERM LIFE PLAN		
Payroll Deduction	Coverage	Spouse Optional Term Life coverage is available in \$5,000 increments (with underwriting). The combined maximum for Spouse Term Life and Optional Life is \$250,000, not to exceed half of the combined Employee Term and Optional Life amount.

**Employee or Spouse Optional Term Life Rates**
 Monthly rates per \$1,000 coverage

	AGE	RATE
	19 & under	\$0.02
	20 - 24	\$0.03
	25 - 29	\$0.04
	30 - 34	\$0.05
	35 - 39	\$0.08
	40 - 44	\$0.12
	45 - 49	\$0.20
	50 - 54	\$0.35
	55 - 59	\$0.53
	60 - 64	\$0.83
	65 - 69	\$1.46
	70 - 74	\$2.51
	75 - 79	\$4.26
	80 - 84	\$7.05
	85+	\$10.74



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