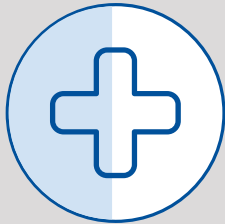


Group Whole Life Insurance



Group Whole Life Insurance from BankersWorksite® offers an optional Spouse's Term Insurance rider that can **assist in protecting the entire family**. Available to dependent spouses of those currently enrolled in Whole Life – **it's a smart choice** that can ensure the most treasured individuals in the family are covered when the unexpected happens.



About half (**46%**) of adult consumers **do not own life insurance**.¹

¹ <https://bit.ly/3f3tJ7L>

Did you know?

Should you change jobs, you can keep your Whole Life insurance for as long as you want. Once you've bought coverage, your cost won't increase as you age.

Policy Benefits

- Affordable group rates available through payroll deductions
- Coverage can be taken with you if you change jobs or retire. We will bill you directly.
- Guaranteed coverage with no medical questions
- Future conversion option available

About Your Benefits

- Coverage option: \$10,000 - \$30,000 (employee must be enrolled in Whole Life)
- Guaranteed issue: \$10,000 - \$30,000 of coverage; no health questions
- Issue: Eligibility – Rates and eligibility based on employee age. Available to employees ages 18-50. Employee must elect coverage for optional spouse term rider.

General Provisions

MISSTATEMENT OF AGE OR SEX If the age or sex of a Spouse has been misstated, any amount payable under this Rider shall be determined according to the correct age.

REINSTATEMENT In addition to the terms of the Certificate relating to reinstatement, reinstatement of this Rider shall be subject to evidence of insurability satisfactory to us of the Spouse then insured under this Rider.

SUICIDE In the event of the suicide of the Insured or the Spouse, while sane or insane, within 2 years after the Rider Effective Date, our liability shall be limited to the amount of the premiums paid for this Rider.

INCONTESTABILITY The coverage on any person insured under this Rider shall become incontestable after it has been In Force during the lifetime of that person for two years from the Rider Effective Date, except for non-payment of premiums.

NON PARTICIPATION This Rider does not share in any profits or surplus earnings of the Company.

RIDER VALUES – This Rider does not have any Cash Value, nor does it contribute to the Cash Values of the Certificate to which it is attached.

Conversion

Within the 31 day period after the expiration date of the term insurance on the Spouse, such term insurance may be converted to a new policy without evidence of insurability subject to the following conditions:

- 1) A Written Request must be submitted to us at our Home Office requesting the conversion. The Request must include an election of the plan of insurance and the effective date of the new policy.
- 2) The new policy may be on any level premium whole life insurance plan regularly issued by us on the policy date of the new policy.
- 3) The face amount of the new policy will be the amount of insurance on the Spouse's life on the expiration date, but not less than \$1,000 and for the same class of risk as the Spouse under this rider.
- 4) The premiums on any new policy shall be determined according to our premium rates in effect for the attained age of the person to be insured on the effective date of the new policy. The first premium for a new policy must be paid on or before the date of conversion.
- 5) The new policy will become binding upon us only if the person to be insured under such policy is living on its policy date.

Expiration and Termination

EXPIRATION OF TERM INSURANCE – The expiration date of the term insurance on the Spouse will be the earliest of: 1) the Certificate Anniversary on which this Rider has been In Force for a period of twenty (20) years; 2) the Certificate Anniversary on or next following the insured's 65th birthday; or 3) the date the Certificate matures or becomes paid up for its full Face Amount.

TERMINATION – this Rider will terminate on the earliest of the following dates:

- 1) on the Certificate Anniversary on or next following the Insured's 65th birthday;
- 2) when the term insurance on the Spouse has expired or terminated;
- 3) upon Your Written Request accompanied by the Certificate for endorsement, or the date requested in Your Written Request, whichever is later;
- 4) when any premium due on the Certificate or this Rider is not paid before the end of the Grace Period;
- 5) on the maturity, expiry or surrender date of the Certificate;
- 6) when the Certificate becomes paid up by its terms or is continued under one of its paid up insurance provisions; or
- 7) the Certificate to which this Rider is attached terminates, for any reason.

Group Whole Life policy form B 21803, Accelerated Death Benefit Rider for Terminal Illness form B 21803 R1 ACL, Lump Sum Accelerated Death Benefit Rider for Chronic Illness form B 21803 R11 CIACL, Monthly Accelerated Death Benefit Rider for Chronic Illness form B 21803 R21 CIACL, Monthly Accelerated Death Benefit Rider for Chronic Illness with Restoration of Benefits form B 21803 R41 CIACL, Accelerated Death Benefit Rider for Catastrophic Disability form B 21803 R61 DIACL, Spouse Term Insurance Rider B 21803 R7 STR, Children's Term Insurance Rider form B 21803 R8 CTR, Waiver of Premium for Disability Rider form B 21803 R9 WPD, and Accidental Death and Dismemberment Rider form B 21803 R10 ADD underwritten by Bankers Fidelity Life Insurance Company®. Limitations and Exclusions apply; actual policy provisions control. Application to determine eligibility required. Rates subject to change. Subject to availability; benefits may vary by state. This is a solicitation of insurance and an independent agent may call on you.

Bankers Fidelity Life Insurance Company®

4370 Peachtree Road, NE, Atlanta, Georgia 30319

www.bankersworksite.com

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*Not available for all products.