*URXS /LIH
,QVXUDQFH &HUWLILFDWH

&ROXPELD 3XEOLF 6FKRR

,03257$17 127,&(6

)25(:25'

/,)(,1685$1&(&203$1< 2) 1257+ $0(5,&$

&+(67187 675((7   *5283,1685$1&(
3+,/$'(/3+,$ 3$ &(57,),&$7(
                7''
$ 672&. ,1685$1&(&203$1<

:H WKH /,)(,1685$1&(&203$17< $0(5,&$ KDYH URXVXSXSHRQGODF)/;
        WR 75867((2) 7+(*5283 ,1685$1&(75867 1)257+((063(/529<,(85(66 ,
,1'8675< RQ EHKDOI RI &ROXPELD 3XEOLF 6FKRROV

7KLV FHUWLILFDWH GHVFULEHV WRJMUEFRYHLUWDVHDQGGREXDVVKRXSOGRYU
VR \RX ZLOOGX\RQGXHUUVRWDHUDJH

7KLV LV QRW WKH LQVXUDQFH FROODQWURDFWWKH ,WHGURMVRQ RWKZ DERYOH
DULVH WKH 3ROLF\ ZLOO JRYHUQKH<RRIXLPEH\RH[DWKHQ3RWOFH\KROGFH

6 & + (' 8 / (2) % (1 ( ) , 7 6

: + 2 , 6 (/ , * , % / (

: + (1 & 2 9 (5 $ * (% (* , 1 6

: + (1 & 2 9 (5 $ * ((1 ' 6

: + (1 & 2 9 (5 $ * (& 2 1 7 , 1 8 (6

/ ,) (, 1 6 8 5 $ 1 & (% (1 ( ) , 7 6

/ ,) (, 1 6 8 5 $ 1 & ((; & / 8 6 , 2 1 6

& / $, 0 3 5 2 9 , 6 , 2 1 6

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* (1 (5 $ / 3 5 2 9 , 6 , 2 1 6

' ( ) , 1 , 7 , 2 1 6

' 2 0 (6 7 , & 3 $ 5 7 1 (5 & , 9 , / 8 1 , 2 1 3 $ 5 7 1 (5 5 , ' (5

6 7 $ 7 (0 2 ' ,) , < , 1 * 3 5 2 9 , 6 , 2 1 6 $ 0 (1 ' 0 (1 7 5 , ' (5

6&+('8/(2) %(1()),76

3ROLF\ (IIHFWLYH 'D-WHQXDU\

3ROLF\ $QQLYHUVDUJDQXDWH\

3ROLF\ 1XPEHU   )/;

&ODVV 'HILQLWLRQ

<RX DUH HOLJLEOH IRU LQVXUDQFH GHLLLQRXG EUHORDZPHPEHU RI WKH

$OO DFWLYH (PSOR\HHV RI WKH (PSOR\HHV VFOD-VXODLUHG ZRUXDOOJV
    KRXUV SHU ZHHN(PSROR\SDHVVWUWLJXPHDQLOP XRRUJNLQKLRDXUPL SHU ZHHN
8QLWHG 6WDWHV ZKR DUH FLWLJHQWKHR8QLSWHHUD6OQWDHQWHUVVLGHQW

(OLJLEOH (PSOR\HHV ZKR DUH LQ HGWOMB ZRUXLGD\RVIRWKWKHHPSOD
FRQWUDFW \HDU OKDXOOWULHPWKDGLWWLQOLJEDELROLWHQVXEMHFW WR S
DV UHTXLUHG E\ WKH 3ROLF\

<RXU (OLJLELOLW\ :DLWLQJ 3HULRG

7KH (OLJLELOLW\ :DLWLQJ 3HULRGH LLQ WWKWLSYHU6RGYRFWVWLPRH ERXH
FRYHUDJH ,W ZLOO EH H[WHQGHG E\QWSFKWLQXPEHUYRLFGGD\V \RX D

,I \RX ZHUH KLUHG RQ RU EHIRUH WKH 3ROLF\ (IIHFWLYH 'DWH

    ([HPSW (PSOR\HHV   1R :DLWLQJ 3HULRG

    1RQ ([HPSW (PSOR\HHV   )   L   U   V

,I \RX ZHUH KLUHG DIWHU WKH 3ROLF\ (IIHFWLYH 'DWH

    ([HPSW (PSOR\HHV   1R :DLWLQJ 3HULRG

    1RQ ([HPSW (PSOR\HHV   )   L   U   V

LIFE INSURANCE BENEFITS

Employee Benefits

'HSHQGHQW &KLOG %HQHILWV

9ROXQWDU\ %HQHILW $Q DPRXQW HOHFWHG LQ XQLW
   0D[LPXP %HQHILW

$OO 'HSHQGHQW &KLOG*XDUDQWHHG ,VVXH

<RX PXVW EH LQVXUHG IRU \RXU YROXQWDU\ GHSHQGHQW WR WKH FKLOG FRYHU

$QQXDO (QUROOPHQW 3HULRG

For Employees

7HUPLQDO ,OOQHVV %HQHILW   <RX EFDQ,GOXUFDQFS %RQHL
IRUFH RQ WKH GDWH \RX DUH GHWHUPLQHG
WR EH 7HUPLQDOO\ 0DQ PXVPX EMHHFWLWRRI

6SRXVH RU 'RPHVWLF 3DUWQHU RI)RUPHU (PSOR\HH %HQHILWV

$PRXQW RI ,QVXUDQFH $Q DPRXQW HOHHILWWHGGPRXEQWHFW\
9ROXQWDU\ /LIH ,QVXUDQFH %HQHILWV DYD
'RPHVWLF 3DUWQHU

$Q\ DPRXQW HOHFWHG LQ H[FHVV RI WKH 9
%HQHILWV LQ HIIHFW RQ WKH GDWH \RXU H
(PSOR\HU HQGV ZRQOWKH GDWHWZLYHDJUHH L
WR LQVXUH KLP RU KHU

0D[LPXP %HQHILW 3HULRG   7R $JH

7HUPLQDO ,OOQHVV %HQUHGWFDQ HOH7KWXOOVWDEH\ /LRHI ,SRVXUDQF
%HQHILWV LQ IRUFFOHVRXQHGKHVGGDWHWHWRKHQHG
,QVXUDQFH &RPSDQ\ WR EH 7HUPLQDOO\ ,O

)RUPHU 6SRXVH RU 'RPHVWLF 3DUWQHU %HQHILWV

$PRXQW RI ,QVXUDQFH $Q DPRXQW HOHHILWWHGGPRXEQWHFW\
9ROXQWDU\ /LIH ,QVXUDQFH %HQHILWV DYD
'RPHVWLF 3DUWQHU

$Q\ DPRXQW HOHFWHG LQ H[FHVV RI WKH 9
%HQHILWV LQ HIIHFW RQ WKH GDDWH KH RU
6SRXVH RU 'RPHVWLF 3DUWQHU ZLOO EH HI
DJUHH LQ ZULWLQJ WR LQVXUH KLP RU KHU

0D[LPXP %HQHILW 3HULRG   7R $JH

7HUPLQDO ,OOQHVV %HQUHGWFDQ HOH7KWXOOVWDEH\ /LRHI ,SRVXUDQF
%HQHILWV LQ IRUFFOHVRXQHGKHVGGDWHWHWRKHQHG
,QVXUDQFH &RPSDQ\ WR EH 7HUPLQDOO\ ,O

)RUPHU 'HSHQGHQW &KLOG %HQHILWV

$PRXQW RI ,QVXUDQFH   8QLWV RI
*XDUDQWHHG ,VVXH $PRXQW
0D[LPXP %HQHILW

0D[LPXP %HQHILW 3HULRG   7R $JH

6HFWLRQ   (GXFDWLRQ &RQWULEXWLRQ %HQHILW

%HQHILW $PRXQW

&ODVVHV RI (OLJLEOH 3HUVRQV

$ SHUVRQ PD\ EH LQVXUHG RQO\ RI RQH FWKXHQ 3ROLWFK HH Y%HDQ VLWFK RLXJHK SK
EH HOLJLEOH XQGHU D FRUH $VSKDOW PROOPHDG RQ\R EGLFHXQGHU WKH
SRUWLRQ RI WKH 3ROLF\ DV DQ (PSOR\HH RU 6SRXVH KHU RU RSSHQGHG FRQ
XQGHU PRUH WKDQ RQH FODVV

$Q (PSOR\HH ZKR LV WKH 6SRXVH RI VDXQUHG KHUR (PSOOXRQ VHD UP\D LQHV
ERWK DQ (PSOR\HH DQG DV D 6SRXVH DW WKH VDPH WLPH

$Q\ (PSOR\HH ZKR LV HOLJLEOH IRU QRRWO XEQWHDDUL J/LEH OH HQVWRXUEHQIFQ
'HSHQGHQW &KLOG RI DQRWKHU (PSOR\HH

,I DQ (PSOR\HH LV VH HQJLUREOOHHG QDQGRK WKKHHU 6(PSRXVHHRHH DEXW FHDVHV
PDLQWDLQ WKH D PRXQWZLRFKLQHV XRUHDQGODFH OODV/VSRXVRIOW KDW (PSOR\HH
ZLWKLQ GD\V HQUROO IRU FRYHU DHUHT XDO\ DVWR (PSOHPRO HHV HLQ PDLQ
6SRXVH 9ROXQWDUU\PLQHD,WQLVVXJ DRQOFHDWWRK HQ VPDR[LPXPPSOR\HH 9ROXQW
,QVXUDQFH IRU ZKHFKLV WKHOL J(PSOO R\5H7TXHLUQHPQHXPHUDWH LGRROLHW\ QRW DSSO
DPRXQW LV QRW HTXLDHO,QVRX D DYRFOFHRQ RYDHUVLZDLG ORSWHLDGMXVWHG WR
DYDLODEOH 9ROXQWDU\ /LIH ,QVXULDRQFHVFKRO\GLEUHJ HLRSWHLRRQRI WKK
SURYLVLRQV LI DQ\ UHJDUGLQJ FRDWVHXXUD&HKFDQDHQVHV IROORZLQJ

,I D 6SRXVH LV HOLJLEOH DQG KDXV DHQFHUR DO\ HDDQ I(PP S/UROHXHQ WDEXUW FL
HOLJLEOH WR PDLQLQVQDLVXQ DUDWVKFHH RI RXUXOQWLFFKQKURQ OHVGK DV DQ (PSOR\V
PD\ ZLWKLQ GD\V LQVWHDG EHFWRKFKHPHH H(OQ SGR\S ROHOHG DO\ DQ6SRWRRXKQ
OHVVHU RI WKH DPRXQW RI (PSOHUPRPLHH DDYWRDOXOQ WRDUU\ /LWHK,HQQ,ODVX[LUE
$PRXQW RI 6SRXVH 9ROXQWDU\ /LIHL,QMWOXUJDLGQFEFHOHHIR U JKZRK LFQKXWWKOHELO
5HTXLUHPHQW GRHV QRW DSSO\ R,O XWQKWLDLDUDP\R RXQ VQ LV XUGDQRWQFHHFRDYL
ZLOO EH DGMXVWHGWJGD WRLW/ WELHOOQH 9WRRODOXQODQWWFHUR JYFHRYUHHDQJH RSWLRQ

$ 'HSHQGHQW &KLOG RI WZR RU PRURLQ(PSPOXRR\HHGHHV WY\ EKH R3ROOO\LEH L,QP
(PSOR\HH ZKR KDVUHOI'HSVWHJLGHWOQRW L&XKEXOH GHLOHLQLELODHVWW VRG RVR WKH
(PSOR\HH¶V 6SRXVH PD\ ZLWKLQ WG\EKLVKOHQGOJUHHFQW SURRI XQGV\HGHKHHI$
LQVXUHG DV DQ(PSORDVHHH ³,HOSODDQGHQHOOQGHWLI &KHLOOGZLWWKKD OOGVSHFW WR
ZKR KDV HQUROOHG GHSHQGHQW FKLOGUHQ

,Q DOO FDVHV DPRXQWV RI LQVRQODOQVFKD OHOLIHUHGHGVWVRLSPLQQLWVOKEHEVHH
DSSOLFDWLRQ RLOQOEHHQHGLXWFWGRXQIVWR DJH

$Q\ DPRXQW RI 9ROXQWDU\ /LIH ,QVXFURDOOQFWHQ&RHH YU GHH XOQGHH ZWWLKFWK L ELLWO
PD\ EH VXEMHFW WR WKH &RQYHUVLRQ 3ULYLOHJH

(PSOR\HH
,I \RX TXDOLI\ XQGHLUWV LVWRLKQH V&KRD ZRDZ QV VL'FRQ I WIZ VFKFVKJG XRORXH DUH HOLJLEH
RQ WKH 3ROLF\ (IIHFWLYH 'DWH R(OO LWLJ KE EHLOGO DWD I:DWHW VL\Q RX 3FHRUPLSORSHQGH W
(OLJLELOLW\ :DLWLDQJSSS3OH UULRI\R XZ LOLOOHHQ YOLQFWV$ FRVQOOWHKK 3ROLF\ (IIHFWL
VDWLVILHG WKH (OOHLUULILFEOLOELWLD QD3DORWWDOQVJK&KHU \GGLRURXZLOO EH JLYHQ IR
VDWLVILHG

,I \RX KDYH SUHYLRRXVOOL LFRFRXQOYQDYHOOJFHH &RRQG HZU LUOOVOWK GR3RRWVR OELLHFFRPH HOLJ
FRQYHUWHG SROLF\7KLLV GVWKXUJRHUVKH\QRG H\RLXXEOGSSVOR I WLRQ VDXQU\D DDQFQH WKDW ZDV
FRQYHUWHG XQGHU WKH 3ROLF\ GXXDHQ WFWR %DHHQOQHHJHGHL XWVFWW LERRDOQVV HLO\ QRRX D JD\
FODVV XQOHVV W&ORQRQHHIHFUR DQGHH WWVLV RWVXOKWYUHQ OLQRPR RX DQYZWD LORLOI DEOLQOH WR \RX

([FHSW DV QRWHG LQ WKH 5HLQVWDWRHYHPPHUODWH3DRQ\GLVDDWRQHULZLRKK W

\RX DUH D IRUPHU (PHSORLUHHG ZKRQHLZ (OLJLELOLW\ :DL

,I DQ HOLJLEOH 6SRXVH RU 'HSHQGHQW &KLOG LV

DQ LQSDWLHQW KR LV SLQ IDH RUHSKDWLEDOH LV HDQ FLHR GHRQW FRQ YRD FXVWR

IDFLOLW\ RU

FRQILQHG WR KLV RU KHU KRPH XQGHU WKH FDUH RI D 3K\V

RQ WKH GDWH LQ VXUDQ FHH ZRXOFGWRRWKHLYVH ZROO WKH GDWH KH RU

DQ LQSDWLHQW LQ WKHVH IDFLO 6SRXVHV RU 'HSHQGHQG WDW KKRPHZD

WKH 3ULRU 3ODQ LPPHGLDWHO\ SWKLLRVU SWRR YLWKHLR3RO ZLLFF\O(IQIRFFWDSY

RI FRYHUDJH LQ 3RROHLFF\((DNHRWLWYKHSD\HWRXDQ ZLLQGFUHDVH LQ FRY

QRW DSSO\ WR D ZHSRHLQGGHDQOHW &PKLROQGWKV RU OHVV

7DNHRYHU 3URYLVLRQ

Special Terms Applicable to Previously Insured Employees Not in Active Service and Their Dependents

&RYHUDJH ZLOO QRW JR LQWR HIISHLIWGLRQQWRRXKLURUOGUURXQU6SQORHKWVH \

6HUYLFH RQ WKH GHDWLUHV\ WRXEHIRROPGLQWDXUJLHEOXHQOGWRUEWKLV 3ROLF\

+RZHYHU

LI \RX DQG \RXU 6SRXVH RU 'HS

3RUWDELOLW\ 2SWLRQV

For Employees

,I \RXU FRYHUDJH XQGHU WKH 3RolFW hhQ GRoSlURZoLLQ JVBhHDJVHRQV IR

D   WHUPLQDWLRQ RI HPSOR\PHQW   RU

E   WHUPLQDWLRQ RQ PHHPLEJHU EOKLSoODQV D XQGHU WKH 3RolF\

/LIH ,QVXUDQFH %RHQQHLLQXMG PDX\EHRFWLKH VOKDRZ RXLPQ %VHHQH 6FKHGXO

IRU WKLV RSWLRQ

<RX PXVW DSSO\ WR WKH ,QVXUDQFHP&RP SDFOR\QRXOGQ XSHD\FWKHHUUDJHFH

FRYHUDJH IRU \RXQG6HSRXV&KROG'PSDHGDEVRRE F\RRXWL6SRXV RU '

&KLOG PXVW EH FRRYHLUFHGRXQQWKHU GWOKGHRWKHUZDVH ZRRXG 7KH DSS

EH VXEPLWWHG

D   ZLWKLQ   GD\V RRQRXUHPWSORLRQHDQWLRUDPHHPEJLUZKHSFODVV X

     3RolF\ RU

E

For Spouses

,I SULRU WR DJH   D 6SRXVH LV

D   OHJDOO\ VHSDUDWHG GLYRUFHG RU

E   ZLGRZHG

IURP DQ LQVXUHG (PSOR\HH RU)RUPHHUW(PSODR\HH F/RQHW,OQVXXHUGDQ,

PD\ EH FRQWLQXHGPX%HWQRHHLWWHVKOVKDR[ZLZRQ %WHKKOHH6EWW\HGIXRRJ WKLV RS

:KHQ D 'HSHQGHQW &KLOG... DJHR XQLGHXRHW WKLVH REHWF\RRG VKH)RUPHU 'H
&KLOG $ VHSDUDWH FHUWLILF[WWH)RRUPLHQV XHUSDHQQFGHH ZLWO &KKHHOG GVV &K
)RUPHU 'HSHQGHQWH &FKLLOYGH ZROOO WOWEHHIH IRROORZLQJ GDWHV

a   )RU DQ\ *XDUDQWHHG ,VVXH $PRXQW KLVPRIG KKHWUHFOR YRO DJR
    'HSHQGHQW &KLOG HQGV SURYLGHGHWKHUHTXLVXUHGDQUHP FLRXPSD
b   )RU DQ\ DPRXQW\RWLHQFXHGOYFWKHSPRXOQDWQ VWHHHGG,DWWXH WKH
    &RPSDQ\ DJUHHV LQ ZULWLQJ WR &QPSDQ\KZLPOORUUKHTXLU7KLV
    'HSHQGHQW &KLOOGVWURDEDOVWLW\5MEWWL,DJHUPHHHQWWERHIRRQ\HXUH KLF

&RYHUDJH ZLOO HQG RQ WKH HDUOLHV RI WKH IROORZLQJ GDWH
a   7KH GDWH ZH FRDQ\DOO FRYPHUDJHSHQGHQW &KLOGUH
b   7KH HQG RI WKH SHULRG IRU ZKLFK SUHPLXPV DUH SDLG
c   7KH GDWH WKH)RUPHU 'HSHQGHQW &KLOG LV DJH
d   7KH GDWH WKH 3ODULRRGXPV%KRRZ%GLIQW%EWHQH 6LFKH GXOH WRLV RSWL

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/,)(,16865$1&(%(1(),76

'HDWK %HQHILW
,I DQ ,QVXUHG GLHV ZH ZLOO SDR\UWKHR/UILWWKQWXUODQXFHUHH%HRQQHWLW%HRQQHWLW
GHDWK

7/

$FFHOHUDWHG %HQHILWV
$Q\ EHQHILWV SD\DEOH XQGHU WKHLG %HQHOHXQLWHV USDRQ\ VVLPRQ DDFF $SH
3ULRU 3ODQ ZLOO%HHQGXFW SD\DEOHDWRU /HIHZL,QQ\XGHGXFW IURP DQ
%HQHILW SD\DEOH XWOGHDPWRXQW 3RRHOOGUDWLPHLOG EHQOHILW SDLG XQG

$Q\ DXWRPDWLF ,QFVXUHDVQYFHH %HQOHLQHLELVHQZHLIDWW VHDQGHZ SD\DEOH XQG
SURYLVLRQ XQOHVV WKH ,QVXUHOSDLDQGQ WRWWURQEHHG HOOLWKHOO,QVR
%HQHILWV

7HUPLQDO ,OOQHVV %HQHILW

6XFK SURRIV PXVW EH VXEPLWWHG RoXoXHGwoLQoWKLQHHWKHoSGURoRIRWoK
3ROLF\ )RU SXUSRIVHWVKHWKDLWHH%RoHQoHIRoDWoMKDOOQ UEVW SURJQRVL
,OOQHVV

7HUPLQDO ,OOQHVV PHDQV WKDHW ,QGVXXHoHWGR oKDODQV ,DoMSXUR\oR EoVLoFNRo
OHVV WR OLYH ZLWKRXW UHDVRQLDOEHOGHE E\UXRWSHFW RI UHFRYHU\

Payment of Terminal Illness Benefit
7KH 7HUPLQDO ,OOOQHEVVHSVD\HQ EHOLHWLOQKDHFSRUR GODXOQFoHoRoQwooLoRWKWKH
VHFWLRQ RI WKH 3ROLF\

7KH 7HUPLQDO ,OODQHVVHH %RHoQooHIRoQoELFoVXSoQGDHooU ,QoWoKVXoSoRoGoV OLIHWLPH

Conditions Applicable to Coverage
8QOHVV WKH ,QVXoDoHGHWUXoRDoOSoULoHHPoVLoXoHoPoQWooVHoPooXVoWoSoDoRQWoLoQXoH WR E
IXOO DPRXQW RI JURXS OLIH LQVXoQXoDOoWoLoHoQoLoRooQoFoOoXVoGoXoLoQoDoQoGoFHUooXoQoGoHDoU
DFFRUGDQ *Premium* LWoKoFWoKHoR *Reinstatement Provisions.*

7KH DPRXQW RI /LIH ,QVXUDQFH ZKo *Conversion Privilege* FoRoQ oQoRooUoWooHHoGoXoHoQoGoM
DPRXQW RI WKH UHGXFHG GHDWK EHQHILW SD\DEOH XQGHU WKH

%HIRUH D 7HUPLQDoDo0 oSoOoOo QoHoLoQoVo DoVooB&ooRWoPoPoXoOoDoWoWooHH3oUoRoHSooPoDo\ UHoToXoLoUH Wo
FRQVHQW RI WKH ,QVXUHG¶V 6SRXVH

Exclusions Applicable to Terminal Illness Benefit
$ 7HUPLQDO ,OOOQHVV %HQHILW ZLOO QRW EH SD\DEOH
    ZKHQ WKH ,QVXUHGoVoKoDoLoVoJoOoLoHoUoGoHoJoUoRoXoFoDoSoEoOoLoHoUooWoWoKoLoVooXoUo3oRoOoLoFo\
    ZKHQ DOO RU D SRUWLRQ RI JURXoSo 3oOoROoLoHoLoFo\oDoQoVoXoUoDoWoRoFooHHooSoOoQooHoGoL
    VSRXVH DV SDUW RI D TXDOLILHG GRPHVWLF UHODWLRQV RU
    IRU DQ\ LQWHQWLRQDOO\ VHOI oEoQoGooLoFoWoHHGoLoPoQoWoXoU\ RU 6LFNoQ
    LI WKH ,QVXoDoUoHHGo¶oVoQoGoRoWooWoKoHoQ *When Coverage Ends* HoSoURoYoLoVoLoRoQ oSoULoRoU WR WKH
    7HUPLQDO ,OOOQHVV
    LI WKH UHTXLUHG SUHPLXP LV GXH DQG XQSDLG
    LI WKLV 3ROLF\ oWoHoWoUoPoHLoGoSoDoUoWoRoHoOoQooVooSooUoDoQoRoRoWoV7HUPLQDO ,O
    LI \RX RU WKH Q R@ RU WKH Q R@ VXƒÐ00RYLVLP RU\   DU&
    •
7

6(&7,21   ('8&$7,21 &2175,%87,21 %(1()L7

7KH ,QVXUDQFH &RPSDQ\ ZLOO SD\ EMQ&HKLLOWGV WR DOOGIDH B L7XRLWL
LI WKH FRYHUHG (PSOR\HH RU 6SRXVH GLHV, ZKLOH H QNOXWHGKXUHQ
PRUH 'HSHQGHQWP&KQOOGZULHQO WKHG DYLG WKG FKXOGOHQ PR3D\PHQW
PDGH WR HDFK TXDG&KLOOGJV'4XHDOOGLHUOLQW 7XWKLVLVREHQURLW ZLOO EH
DGPLQLVWUDWRU RU SURYLGHU RI WKH 4XDOLILHG 7XLWLRQ 3UR

&RQYHUVLRQ 3ULYLOHJH IRU /LIH ,QVXUDQFH

(DFK ,QVXUHG PD\ FRQYHUW DOO,QVXDDO\QFRUWKLRWQ RRXOG RQOKHU
GXH WR

 WHUPLQDWLRQ RI HPSOR\PHQW
 WHUPLQDWLRQ RO PHPOLJLEUVOKLSSOLQV XQGHU WKH 3RO
 WHUPLQDWLRQ RI WKH 3ROLF\

7KH ,QVXUHG PD\ DSSRO\IRU DQVWXRSDUHVRZQHVRRIHWKW VDPH DJH LQ
DSSOLHG IRU H[FHSW \RX PD\ QRW

 FKRRVH WHUP LQVXUDQFH
 DSSO\ IRU DQ DPRXQW RI LQVXPRRXQHV JWHHDWPLHQ WKOQ XQGKH
 DOVR WKH FRQYLOHOQVLRRWQ SURPYLFGLW\DRFULRWQV GHQDHELW\   F
 DSSO\ IRU PRUH WKDQ   RU PQQXXWDG FIULDPHQHG3RRG WR W
 LQVXUDQFH IRU DOGVFRDVWKRH (,PSOXWLHFUSDFWLFHQOXSGHU WKH
 &RQYHUVLRQ LQ WKHVH FDVHV LVYRHOQGSHUWKWV3RORLF\\RX K
 OLIH LQVXUDQFH SROLF\ LVVXHG HWSRODFKHHG (ISORURDWU OZKDLFW W

,I WKH ,QVXUHG ERURPPRHYHWHOOULHLJ[LQHOHS\OOLF\ ZLURVKSLOO   GD\V RI WK
FRYHUDJH XQGHUWWKUHG 3RPOLLFQ RWKHRQRYHLHQWVXDOD DDFRXJHDWHU WK
RI FRYHUDJH WHUPLQDWLQJ XQGHULFWKKHH 3RRULOVKHOPHDVEWWFKR YDPHRX
RWKHU SROLF\

7R DSSO\ IRU FRQFYHHUWWKLHRQQLQVXUHGGDRXV DIWZHLWVOGRRYHUWUDKJHH 3ROLF\ H
 VXEPLW DQ DSSOLFDWLRQ WR XV DQG
 SD\ WKH UHTXLUHG SUHPLXP

(YLGHQFH RI LQVXUDELOLW\ LV QRW UHTXLUHG

3UHPLXP IRU WKH FRQYHUVLRQ LQQ\&FUDOOQFODDFVHV ZRLLOOOOLEN RDVWKHGKH RQVV
W\SH DQG DPRXQW RI FRYHUDJH LVVXHG

,I WKH ,QVXUHG KDKVLSDRVKLJKLQVHGURRX[SROEERYYHHUUDVJLHJQWKHH PXVW DSSO
LQGLYLGXDO SROLF\

&RQYHUVLRQ LQVXUHDQOHHQFHWZ YLG OR RQHWRVRPKHVGDDG\ EI\FDROYIWHHUDJH XQGHU
SURYLGHG WKH DSSOLFDWLRQ LVPUXHPHKDYVHHGEHQX\SSDDLOGOQG WKH UHT

,I WKH ,QVXUHG GLHV GXULQJ WKHH ,QGXUDFFRQQRHQWVSHZLRLRG E\
3ROLF\ UHJDUGOHRWVVVKHZKDDSSSOLKHHGUGKVKRU DFRRORQYHUJVDRQ RQ LQYHUVLRQ S
LW ZLOO EH LQ H[FKDQJH IRU DQ GIXPRWXQGW RHO QLMXVUD QFH WURKRPWW

Extension of Conversion Period
,I DQ ,QVXUHG RQYHOULVLVRRQKHL QRQLVRVXURDWLQIFHHGG DQGG WKLQVRUWLQKW DW OHD
WKH HQG RI WKHRQ SHDU LFRRGQ YWKNMLZ RO OOQ EUHV HRRQ,HSOSXOUHGLRRG ZKH KDY
 GD\V IURP WKH GDWH QRWLFH QV JULYGLIQ RKHW R,OD SRSRROH YHRRY WRRZOQHOOL
SHULRG EH H[WHQGGHG 1RERW\RQH IRUGDKKLV SXUWSRLRRQ RPDDQ ZULWW
SUHVHQWHG WR WKH ,QVXUHG E\ MWKHV (PSOR\RNLQ RRZLQ PDDGLGQGUHHV WR W
(PSOR\HU

,I WKH ,QVXUHG GLHV GXULQJ WKH PHH[WWK QGHG FRDDQYHDIWLHRQ KLHUVE
XQGHU WKH 3ROLF\ WHUPLQDWHV /LIH ,QVXUDQFH EHQHILWV
    ZLOO QRW EH SDLG XQGHU WKH 3ROLF\ DQG
    ZLOO EH SD\DEOH XQGHU LQ WKLHH QRRYSURYLGHG
    D   WKH ,QVXUHG V DSSOLFDWLRQ HFHLFYRHOOG HEU VXLVR QD QGVXU
    E   WKH UHTXLUHG SUHPLXP KDV EHHQ SDLG

Prior Conversion Limitation
,I DQ ,QVXUHG LV FRYHUHG XQGHF\ DUHOLYLIHR IXQVOXUDLDQVFKHG FREQ XEHVUVKL
    QRW EH HOLJLEOH VLHRIQ U\ULWKYLLVLO SRHIFWKHQOUHDVH WKKDV SHUOQGRHUG

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              /,)(,QVXUDQFH (;&/86,216

,I DQ ,QVXUHG FRPPLWV WDVVXH FRLGH HLHQDZUDQ IHURZPLWWKKLHQ GD\WH WKH ,QVX
XQGHU WKH 3ROLFH EHRFRXPQHOV DUH IHEOQHLIYLOWV VXZLDQ OHEH %HOLPLWHG WR
SUHPLXPV SDLG RQ DWOOKH ,7PKXVXV UHIHLGFSSGHLLHI\ FOUXURVPLRWOKHD HIIHFWLYH G
DGGLWLRQDO EHQHILWV RU LQFUHDVHV LQ /LIH ,QVXUDQFH %HQI

&ODLPDQW &RRSHUDWLRQ 3URYLVLRQ
,I \RX IDLO WR FR...8XU DDWHPZLQWVWDOOLWFLZHGRODWVRXWVUKPILQODLP 6X
FRRSHUDWLRQ LQFOXGHV EXW LWPQ RVWRROQLRUWHGFXVRHQSWR YQHHGLQH
ZKHWKHU EHQHILUWWKDUHDFSDXDGGEOHHQ HILW DPRXQW GXH

,QVXUDQFH 'DWD
7KH (PSOR\HU LV UHTXLUHG WR FR...SHP\WDWRQ...LDSROLVFROWHUKHJHUH
LQIRUPDWLRQ ZH SURYLGH WR WKHHQ(P...SOR\HUDOGLQPDWKHQRWWHEHUXDVGG
WKH (PSOR\HU LI QRW SHUPLWWHG E\ DSSOLFDEOH SULYDF\ ODZ

3URRI RI /RVV
<RX PXVW SURYLGHIHORZ RUVLWWWRIX VSURRWKSURRHRO HF\WDLDRQRLF WHOHSKRQI
DXWKRUL]HG E\ XV ZLWKLQ GD\V DIWHU WKH GDWH RI WKH OR...

7R :KRP 3D\EOH

'HDWK %HQHILWV Z,LQVXUEHHGSD\LQGDPVLERGODEHHQRRLFLODUH\DW WKH WLPH
WKH FHUWLILFDWH RZQHU LI DOOLYRU VIXWKHYULHQLVEQRQHQDPLHDGUE'
ZLOO EH SDLG WRJVFKODVLVURVWWKHUYUHOOODRWLQHVRLUYERXOGUFKLOPRW
RU IDWKHU EURWKMRJWKH\LVLFOXHDWRRUVVRRIGDWGKFLQQVXUHG V HVWD
WKH DPRXQW SD\DEOH E\ DQ\ LQGHEWHGQHVV GXH

$OO EHQHILWV SD\DEOH XQGHU WKHD\DFFHOHWVURDWWKH% ,QVXUXHUHLGVVLV
,QVXUHG GLHV SULRRIUDWYRHVLJKHSODHPPHOODLUPDWRHG D\QH$QHILW EHQHIL
DFFRUGDQFH ZLWKWLKDEOHSUSRWLRVWLWKHLVSSDXSOHDQWHR$URIFHHGV XQOH
KDV GLUHFWHG XV RWKHUZLVH LQ ZULEW\VLXLQSUL+RRZHWYRHLQRDWOLFSLRDRPH
GHDWK VKDOO GLVFKDUJH XV RI DQ\ EHQHILW WKDW ZDV SDLG

$OO RWKHU EHQHILWV XQOHVV EWKSHD\LDDLEOHVVWRDWKLS\LQVXUKHHG3RO
RZQHU LI RWKHU WKDQ WKH ,QVXUHG

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3UHPLXPV

$VVLJQPHQW RI %HQHILWV
:H ZLOO QRW EH DIIHFWHG E\ WKH QWDLVVLWJQOPHRQWLJRLQ YDROXUD VFHLUJQPIHQ
FRS\ RI WKH DVVZLUQ RHXQW LHZLOOHQGEOQRHV IRUJ WKHVSRQOOLGLW\ RU VX
DVVLJQPHQW $Q DVVLJQPHQW RWKHQHLVWLVQZHOQOV RUSHPUDLWQN VR
LQVXUDQFH XQGHU WKH 3ROLF\ LW EG OHMHEWG R\LD WLQODVXFKDHGGFHJ
RWKHUZLVH WDNHQ IRU D SHUVRQ VDSSHOE\WZVKH7KLVFRSURWRUOLUHLW\RROO

&OHULFDO (UURU
$ SHUVRQ V LQVXUDQFH ZLOO QRWVHEHSLQJIHUFWHWVRIGGE\ RULUQRVXURJUDOQGH
3ROLF\ ,I VXFKRXQOG HWWKLRUSUMPILLGPDZLOO\EH DGMXVWH

2ZQHUVKLS RI 5HFRUGV
$OO UHFRUGV PDLVQ\WVDWQDQHGG E&RHPSWDKOHQHUHDLQDOQOWGKMVKSDUOORRSHUW\ RI WKH
&RPSDQ\

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3OHDVH QRWH FHUWWKDVLQGURFXESOV\QXPHHOQDWY\LQWJVSHF7KHLHVFH WHUPV ZLOO
WKURXJKRXW WKLVLGRFXRHQQRM DOHKILORHQGHUHG LQ WQRW VGHW ZKHUH LW
IRXQG HLWKHU LQ WKLV 'HILQLW\%DRQMLVWIWLRQ RU LQ WKH 6FKH

$FFLGHQW
7KH WHUP $FFLGHQWVPHRDOQHWHHD VDEOGGHKHQDW HFDOXVH\RHXQEURGLO\ ,QM
ZKLOH \RXU FRYHUDJH LV LQ IRUFH XQGHU WKH 3ROLF\

$FWLYH 6HUYLFH
,I \RX DUH DQ (PSOR\HH \RX DUH RQH$FWRQYD GE\DUZKEFKZLWKRQWKHF
(PSOR\HU V VFKHGXOHG ZRUN GD\WLLRQHLVDWKHUPRIWWKH IROORZLQJ
    <RX DUH DFWLYMOOHDWQ ZRRXN D UWHU SUHHJXIRUODPULQRJFFXXSDWLRQ IR
(PSOR\HU RQ D)XOO WLPH EDVLVXHLDWVKISOODDFWH WR ORH ERX WWKQHHIV
ORFDWLRQ WR ZKLFK WKH (PSOR\EOHU V EXVLQHVV UHTXLUHV
    7KH GD\ LV D VFKHGXOHG KROLGSDD\R\MDIDFDSWSUURRQO\GGG \RPSDULG OKHOULH
DEVHQFH RWKHUW WKHDQ OGHLDVYDHELOLDWWHV\UR GD\V

<RX DUH FRQVLGHUHG LQ $FWLYH RILHWWKLHHHPSO\QRDHGGDV ZVFKLFKHKGXIOXOOHQ
RQO\ LI \RX ZHUHLEHOQ SRQWWLYH SHHFURRGNQGDVFKHGXOHG Z

$QQXDO &RPSHQVDWLRQ
$QQXDO &RPSHQVDWLRQ PHDQV \RXU EOQ QWKXDO(ZPS$ORR\RU VDODO ZRUN
SHUIRUPHG IRU WKH (PSOR\HU DV RURL WL,WKH GGRDWHH QVWRWKH LFQGRFYFOXHGXUGHHG DF
DV ERQXVHV FRPPLVV\RLRQV RWW KHYHHUWMOODQPH $SSGOD&X EOLQ V3OD\RPSHQVDWLRQ
GHWHUPLQHG LQL\RXKDDOSSO\OR QRWWKFHHQG OH WLUDDJJWWKH$ FDFKPDXQW RI $QQXDO
&RPSHQVDWLRQ LGDHWHIHHFRWLWYKHHRFRFODQRKDHJJHU UJ\MVMKXHVPZULWWHQ QRW
DQG WKH UHTXLUHG SUHPLXP LV SDLG

/LIH 6WDWXV &KDQJH

$OO UHIHUHQFHV ³6LSRXWKHH´ VRKOOFLDDOGR³6KSROXVHG 'RRHVWLF 3DUWQH
8QLRQ 3DUWQHU H[FHSW DV IROORZV

7KH GHILQLWLRQ RHP³DLQV XQFKDQJHG

/,)(,1685$1&(&203$1< 2) 1257+ $0(5,&$$

81'(5:5,77(1 %<
/,)(,1685$1&(&203$1< 2) 1257+ $0(5,&$
D 1HZ <RUN /LIH ,QVXUDQFH FRPSDQ\

&ODVV