

VOLUNTARY TERM LIFE INSURANCE

Voluntary Term Life (VTL) Insurance

Is your family protected from the financial consequences should you die prematurely? Voluntary Term Life Insurance is a fast and convenient way to help protect your family's future.

YOUR OBLIGATIONS

SHORT TERM

- Medical expenses
- Funeral expenses
- Mortgage / Rent expenses
- Day-to-day living expenses

LONG TERM

- Children's education
- Funds to repay debts
- Survivor's retirement needs
- Income replacement

POLICY FEATURES

- VTL Insurance options (under age 65): \$25,000 \$50,000, \$75,000 or \$100,000.
- As you age, premiums will increase until age 60. Benefit reductions begin at age 65.
- Separate rate for tobacco and non-tobacco users.
- If you become totally disabled before age 60, premiums are waived to age 65.
- Employee's coverage ends at termination of employment.
- Portability and conversion options are available.
- Premiums may be paid by payroll deduction or Electronic Funds Transfer.

Some exclusions and limitations may apply.

U.S. FACTS Top five leading causes of death in 2015* were:

Heart
Disease

Cancer

Chronic Lower
Respiratory Diseases

Accidents

Stroke

*Source: CDC / NCHS National Vital Statistics System Mortality 2015, ranked by the number of deaths.

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OPTIONAL RIDERS

Critical Illness Accelerated Death Benefit*

\$10,000 of the death benefit may be accelerated and paid to the employee:

- upon total disability due to diagnosis of a heart attack, stroke, life-threatening cancer, renal failure, or
- if terminally ill with a life expectancy of 24 months or less.

Benefit will not be payable for pre-existing conditions. A “Pre-existing Condition” means a sickness or disease that was diagnosed or treated by a physician within 12 months before the effective date of this rider.

Under this rider, the amount of Life Insurance you purchase will be reduced by the benefit paid.

Basic Accidental Death and Dismemberment*

- Benefit equals Voluntary Term Life Insurance amount.
- Benefit payable for loss of life or a dismemberment due to an accident.
 - Loss of life or two or more members** = 100%
 - Loss of one member** = 50%

Dependent Term Life Insurance

Spouse:	\$5,000
Child(ren): 14 days up to 6 months	\$100
6 months up to age 19 (or up to 23 if full-time student)	\$2,000

*Critical Illness and Accidental Death & Dismemberment available only in Hawaii, Guam and Saipan.

** “Member” means hand, foot or eye.

This is only a summary of the benefits provided under the insurance policy. All other limitations of the policy will apply. In the event of any inconsistency between this summary and the actual provisions of the policy, the actual provisions of the policy shall govern.



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