

## Help provide financial protection for your loved ones



Will your loved ones be afforded the same lifestyle and opportunities after you're gone? Whether you've never had life insurance or simply want more coverage, you can help protect your family's future with APL's Portable Term Life Insurance.

### Key features

- Portable coverage goes with you, through the end of the term, if you change jobs or retire
- You choose the period of time ("term") that best suits your current stage of life
- Insure your family with options for your spouse and child(ren) (employee coverage required)
- No health questions or exams at initial enrollment\*

### Family Coverage

#### Spouse Life Benefit

- Term (period of time) is the same length as yours

#### Child Life Benefit

- Children ages 14 days to 26 years old
- One rate insures all eligible children in your household

## Summary of Benefits

	Plan 1	Plan 2
<b>Certificate Term</b>	20 Years	30 Years
<b>Benefit Amounts</b> <i>All face amounts may not be available for all ages.</i>	<b>Employee:</b> \$10,000 to \$150,000 in \$1,000 increments <b>Spouse:</b> \$10,000 to \$100,000 in \$1,000 increments <b>Child(ren):</b> \$50,000	<b>Employee:</b> \$10,000 to \$150,000 in \$1,000 increments <b>Spouse:</b> \$10,000 to \$100,000 in \$1,000 increments <b>Child(ren):</b> \$50,000
<b>Insured Guarantee Issue</b>	\$150,000	\$150,000
<b>Spouse Guarantee Issue</b>	100% of Insured Amount to a maximum of \$100,000	100% of Insured Amount to a maximum of \$100,000
<b>Child(ren) Guarantee Issue</b>	\$50,000	\$50,000
<b>Accidental Death Benefit Rider</b>	Included	Included
<b>Certificate Portability</b>	Included	Included

\*Guarantee issue is subject to the group meeting participation requirements, benefit amount limits and applying during initial enrollment. Initial enrollment means the first time you or your eligible dependents are offered coverage. Guarantee issue is not available for late enrollees.

Eligible dependent(s) means your lawful spouse or any other person lawfully defined as the spouse; and/or your child (natural, step, adopted or placed for adoption, and any other child lawfully defined as a child) who is at least 14 days old and under 26 years of age. Lawfully means as defined under the civil union, domestic partnership, marriage or other family or domestic relations laws, including case law, of the state where the policy is delivered or issued for delivery. You must be actively at work on the effective date or coverage will be deferred until you return to work. Dependent coverage will not become effective while the dependent is confined at home under a physician's care, receiving or applying to receive disability benefits from any source, or hospitalized.

## Limitations

If a covered person commits suicide, while sane or insane, within two years from the covered person's certificate effective date, APL will not pay the benefit proceeds. Instead, APL's liability will be limited to a return to the beneficiary of all premiums paid by you and a return to the policyholder of all premiums paid by the policyholder, less any indebtedness.

## Accidental Death Benefit Rider

If applicable to the plan, death must result from and occur within 180 days of a qualifying accidental bodily injury as defined in the rider. No benefits will be payable under this rider if the covered person's death results from, or is contributed to, whether directly or indirectly from war or any act caused by war while the covered person is in military service (the term "war" includes declared or undeclared war or any conflict between the armed forces of any country or countries); intentionally self-inflicted bodily injury, suicide or attempted suicide, whether sane or insane; participating in a riot, insurrection or terrorist activity; voluntarily taking any drug (unless administered by a physician and taken according to the physician's instructions or an over the counter drug taken in accordance with instructions); poison, gas or fumes, unless a direct result of an occupational accident; committing or attempting to commit an illegal act, which would constitute a felony; or air travel, except while riding as a fare-paying passenger on a regularly scheduled commercial airline, or as a passenger for transportation only and not as a pilot or crew member.

## Termination of Insurance

Insurance coverage under this certificate, including any attached riders, will end on the earliest of these dates: the date the grace period ends if the premium remains unpaid; the date the term period expires, as shown on the certificate schedule of insurance; the date you convert coverage to an individual plan; the date in which you request to terminate the coverage for an eligible dependent; the date the covered person no longer qualifies as an insured or eligible dependent; the date the policy terminates if portability coverage has not been elected or the date of the covered person's death. APL may terminate the coverage of any person who submits a fraudulent claim.

## Continuation of Coverage

Coverage under the certificate will continue for all covered persons under the certificate if the insured is totally disabled on the date coverage ends if the insured notifies APL of their total disability on the date coverage ends, the insured provides acceptable documentation of their total disability and the policyholder continues to pay the due premium. The benefits continued will be the same as those that were in force under the certificate on the day before total disability. Continuation of coverage will end on the earliest of six months, the duration of the insured's total disability or the date the insured elects portability or conversion.

## Portability

If your coverage terminates for reasons other than non-payment of premium, you may be eligible to port coverage. The requirements for election of portability, election of dependent portability and termination of portability are defined in your certificate. If you are not eligible for portability coverage, then you may be eligible to convert to an individual policy.

## Conversion

If your coverage ended for any reason other than non-payment of premium, you may be eligible to convert coverage during one of the conversion periods. The conversion periods, requirements for election of conversion and election of dependent conversion are defined in the your certificate.



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Underwritten by American Public Life Insurance Company. This is a brief description of coverage. This product contains limitations and exclusions. For complete benefits and other provisions, please refer to the policy/certificate. All riders are subject to the provisions of the policy/certificate that are not in conflict with the provisions, limitations, and exclusions of the rider. This coverage does not replace Workers' Compensation Insurance. This policy is considered an employee welfare benefit plan established and/or maintained by an association or employer intended to be covered by ERISA, and will be administered and enforced under ERISA. Group policies issued to governmental entities and municipalities may be exempt from ERISA guidelines. | Policy Form ICC19 GTL19 Series | Louisiana | Group Term Life Insurance | (02/22)