

# Group Life Insurance

## Benefits Proposal

This proposal has been  
prepared for:

People Lease

Presented by:

Aflac Group

Proposal State:

Mississippi

Presentation Date:

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Continental American Insurance Company (CAIC)  
A proud member of the Aflac family of insurers.  
Policy Form Series C93000

# Group Life Insurance

## Plan Description

Features and Plan Provisions (specific benefit provisions may vary by situs state)	
Coverage Type	Guaranteed Issue Only
Spouse Coverage	Included
Child Coverage	Included
Guaranteed-Issue Amounts	<b>Employee:</b> Up to \$150,000 <b>Spouse:</b> Lessor of \$50,000 or 50% of Employee benefit <b>Child:</b> \$25,000 <b>Participation Requirement:</b> 10%
Benefit Reduction	None
Contribution Method	Employee Paid
Payment Method	Payroll Deducted
Waiting Period	There is no waiting period
Portability	Yes (Employee and Spouse Only)
Rate Type	Issue Age
Eligibility	<b>Work Week Hours:</b> Employee must work at least 16 hours per week <b>Length of Employment:</b> Set by employer
Issue Ages	<b>Employee:</b> 18-70 <b>Spouse:</b> 18-70 <b>Child:</b> Under age 26
Termination Age	Age 120
Certificate Effective Date	Coverage is effective on the billing effective date
Requirement for Group Billing	To establish group billing, 25 distinct individuals must be paying premiums

# Group Life Insurance

## Plan Benefits

(Benefit provisions may vary by situs state)

Basic Death Benefit	
Basic Death Benefit	Included

  

Accidental Death Benefit Rider	
This benefit provides an additional benefit equal to the insured's face amount if the insured dies within 180 days of direct accidental bodily injuries.	
Termination Age	Age 70 or 10 years from Certificate issuance

  

Accelerated Benefit Rider	
Terminal Illness	Included
Chronic Conditions	Included
Elimination Period	90 days
Payment Options	Periodic Payments: 25 monthly payments equal to 4% of Life Insurance Benefit One-Time Lump Sum: 50% of Life Insurance Benefit

  

Restoration of Benefits Rider	
This rider restores the amount of the Death Benefit payable under the Certificate by restoring the amount of any payments made for a Chronic Condition under the Accelerated Benefit Rider.	

  

Waiver of Premium Rider	
After the Certificateholder is Totally Disabled for three continuous months, premiums will be waived for up to 24 months.	
Termination Age	Age 70 or 10 years from Certificate issuance

  

Child Term Rider	
Benefit Amount	\$25,000
Termination Age	26th Birthday

Dependent child coverage is not eligible for portability but may be eligible for conversion to an Individual life insurance policy.

# Group Life Insurance

## Premium Rates

### Employee Non-Tobacco Monthly Premiums

Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-25	\$17.02	\$34.04	\$51.06	\$68.08	\$85.10	\$102.12
26-30	\$19.96	\$39.92	\$59.88	\$79.83	\$99.79	\$119.75
31-35	\$22.63	\$45.25	\$67.88	\$90.50	\$113.13	\$135.75
36-40	\$28.56	\$57.13	\$85.69	\$114.25	\$142.81	\$171.38
41-45	\$37.19	\$74.38	\$111.56	\$148.75	\$185.94	\$223.13
46-50	\$48.79	\$97.58	\$146.38	\$195.17	\$243.96	\$292.75
51-55	\$60.38	\$120.75	\$181.13	\$241.50	\$301.88	\$362.25
56-60	\$89.25	\$178.50	\$267.75	\$357.00	\$446.25	\$535.50
61-65	\$108.94	\$217.88	\$326.81	\$435.75	\$544.69	\$653.63
66-70	\$168.56	\$337.13	\$505.69	\$674.25	\$842.81	\$1011.38

### Spouse Non-Tobacco Monthly Premiums

Issue Age	\$12,500	\$25,000	\$37,500	\$50,000
18-25	\$9.58	\$19.17	\$28.75	\$38.33
26-30	\$11.24	\$22.48	\$33.72	\$44.96
31-35	\$12.72	\$25.44	\$38.16	\$50.88
36-40	\$16.03	\$32.06	\$48.09	\$64.13
41-45	\$20.71	\$41.42	\$62.13	\$82.83
46-50	\$26.68	\$53.35	\$80.03	\$106.71
51-55	\$31.93	\$63.85	\$95.78	\$127.71
56-60	\$45.06	\$90.13	\$135.19	\$180.25
61-65	\$62.56	\$125.13	\$187.69	\$250.25
66-70	\$95.84	\$191.69	\$287.53	\$383.38

The premium and product availability indicated in this proposal are subject to change as a result of final underwriting.

### Employee Tobacco Monthly Premiums

Issue Age	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
18-25	\$22.58	\$45.17	\$67.75	\$90.33	\$112.92	\$135.50
26-30	\$27.46	\$54.92	\$82.37	\$109.83	\$137.29	\$164.75
31-35	\$32.94	\$65.88	\$98.81	\$131.75	\$164.69	\$197.63
36-40	\$41.75	\$83.50	\$125.25	\$167.00	\$208.75	\$250.50
41-45	\$53.79	\$107.58	\$161.38	\$215.17	\$268.96	\$322.75
46-50	\$71.50	\$143.00	\$214.50	\$286.00	\$357.50	\$429.00
51-55	\$86.88	\$173.75	\$260.63	\$347.50	\$434.38	\$521.25
56-60	\$129.29	\$258.58	\$387.88	\$517.17	\$646.46	\$775.75
61-65	\$170.96	\$341.92	\$512.88	\$683.83	\$854.79	\$1025.75
66-70	\$256.23	\$512.46	\$768.69	\$1024.92	\$1281.15	\$1537.38

### Spouse Tobacco Monthly Premiums

Issue Age	\$12,500	\$25,000	\$37,500	\$50,000
18-25	\$12.90	\$25.79	\$38.69	\$51.58
26-30	\$15.70	\$31.40	\$47.09	\$62.79
31-35	\$18.82	\$37.65	\$56.47	\$75.29
36-40	\$23.82	\$47.65	\$71.47	\$95.29
41-45	\$30.48	\$60.96	\$91.44	\$121.92
46-50	\$40.02	\$80.04	\$120.06	\$160.08
51-55	\$47.43	\$94.85	\$142.28	\$189.71
56-60	\$68.39	\$136.77	\$205.16	\$273.54
61-65	\$98.29	\$196.58	\$294.88	\$393.17
66-70	\$145.78	\$291.56	\$437.34	\$583.13

### Child Term Rider Monthly Premiums

Age Band	\$25,000
Under age 26	\$10.42

# Group Life Insurance

## Limitations & Exclusions

### Limitations

We will not pay benefits if the Insured dies by suicide before the Certificate has remained in effect without interruption for a period of 2 years.

### Exclusions

#### Accelerated Benefit

Payment of proceeds under the Accelerated Death Payment for a Chronic Condition Rider will not be made if:

- The named insured or his/her physician resides outside the United States and its territories;
- The owner is required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires the owner to apply for benefits to qualify for a government benefit or entitlement.

#### Accidental Death

Benefits under this rider will not be payable if the Certificateholder's death results from, is caused or contributed to by:

- War, or an act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
- Suicide;
- Any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental injury;
- Committing or attempting to commit an assault or felony;
- Driving a motor vehicle while intoxicated as defined by the jurisdiction where the accident occurred;
- The voluntary taking of:
  - Any drug, medication, or sedative unless as prescribed by a Doctor; or
  - Any poison (except for food poisoning), including carbon monoxide, unless a direct result of an occupational accident;
- Operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the Certificateholder:
  - Is a pilot, officer, or member of the crew;
  - Is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight;
  - Is giving or receiving any kind of training or instructions; or
  - Has any duties aboard such aircraft.

#### Waiver of Premium

We will not waive Premiums if Total Disability is caused or contributed to by:

- Any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
- War, or any act of war, declared or undeclared, or any act incident thereto;
- Active participation in a riot, insurrection, or terrorist activity;
- Committing or attempting to commit a felony;
- Voluntary intake or use by any means of any drug, unless prescribed or administered by a Physician and taken in accordance with the Physician's instructions; or poison, gas, or fumes, unless a direct result of an occupational accident;
- Driving a motor vehicle while intoxicated, as defined by the jurisdiction where the Total Disability occurred; or
- Participation in an illegal occupation or activity.

#### Restoration Rider

If proceeds are paid for a Terminal Illness under the Accelerated Benefit Rider, benefits will not be payable under this rider and coverage under this rider will end.

# Group Life Insurance

## Notices

This proposal is a brief description of coverage, not a contract. Read your policy and riders (as applicable) carefully for exact plan language, terms, and conditions.

If this coverage will replace any existing individual policy, please be aware that it may be in your employee's best interest to maintain their individual guaranteed-renewable policy.

Notice to Consumer: The coverages provided by Continental American Insurance Company (CAIC) represent supplemental benefits only. They do not constitute comprehensive health insurance coverage and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. CAIC coverage is not intended to replace or be issued in lieu of major medical coverage. It is designed to supplement a major medical program.

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