

| Union Plus | LIFE INSURANCE | | | ACCIDENT INSURANCE | | |
|---|--|---|--|--|---|---|
| WHAT IF? | Term-to-70 Life | 10 Year Term Life | Senior Life | Accidental Death No-cost-to-you Coverage | Accidental Death & Dismemberment Coverage | Comprehensive Accident Coverage |
| Mini description | Increase your family's financial security until age 70 without ever reapplying or losing benefits. Prices are based on a 5-year band plan. | An economical way to get protection during those crucial years when your family bills - such as the mortgage or college tuition - are at their highest. | There's no termination age. A range of coverage options to fit your budget is available. And a "living benefit" feature allows you to withdraw a portion of your coverage, and pay no monthly premium, if you are diagnosed with a terminal illness. | It pays to be a union member. No-cost to you coverage provided by Union Plus. | Protection at affordable group rates - just for union members and their families - select \$25,000 to \$200,000, accidental death and dismemberment benefits. | Combining 3 different types of accident coverage to help protect you and your family's financial wellbeing, including benefits that pay for hospitalization, disability or death. |
| Benefits are paid to ... | Your beneficiary | Your beneficiary | You or your beneficiary | You or your beneficiary | You or your beneficiary | You (the insured) or your beneficiary |
| Benefits paid if ... | If you die or lose a limb, sight or are paralyzed as a result of a covered accident. | If you die or lose a limb, sight or are paralyzed as a result of a covered accident. | If you die or lose a limb, sight or are paralyzed as a result of a covered accident. | If you die as a result of a covered accident. | If you die or lose a limb, sight or are paralyzed as a result of a covered accident. | You are injured, or become disabled, or die in a covered accident (No coverage for illness) |
| This insurance helps protect | Your family's financial future | Your family's financial future | Your family's financial future | Your family's financial future | Your family's financial future | Your family's financial future |
| Medical Exam Required | NO if applying for \$150,000 or less | YES | NO | NO | NO | NO |
| Age Limits for applying | 18-65 | 25-64 | Member 60 - 74 Spouse 55 - 74 | 18 - 99 | 18 - 99 | 18 - 59 |
| Age policy terminates | Age 70 | Age 75 | No termination age | No termination age | No termination age | Age 65 |
| Coverage for union member, spouse and/or family | Family coverage available or spouse can purchase separately, rates same as member | Family coverage available or spouse can purchase separately, rates same as member | Family coverage available or spouse can purchase separately, rates same as member | Union member only | Family coverage available or spouse can purchase separately, rates same as member | Member and spouse may apply together or spouse may apply separately |
| Child Coverage Available? | YES | NO | NO | NO | YES | NO |
| Does this insurance pay in addition to other insurance I may already have? | YES | YES | YES | YES | YES | YES |
| Benefit Amounts | \$25,000 to \$250,000 | \$100,000 to \$200,000 | \$5,000 to \$25,000 | Up to \$20,000 total coverage available at no-cost to you provided by Union Plus | \$25,000 to \$200,000 | \$100/day \$50/day \$100,000/principal \$50,000/principal \$1,000/month \$500/month |
| Rates | Premiums increase in 5 year age bands - i.e. 20-24, 25-29, etc. | Premiums are based on age at time of issuance and change every 10 years | Premiums increase in 5 year age bands | Premiums do not change with age | Premiums do not change with age | Premiums do not change with age |
| Coverage changes due to age | | | Benefit decreases at age 80 | At age 70, or if you are already 70, benefits reduce by 50% | Benefit decreases at age 70 | |