

Everyday Life from APL

Portable Term Life Insurance



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.

Your acceptance is guaranteed during initial enrollment* and rates are based on your current age. Plus, you can take your coverage with you should you ever change jobs or retire. It's competitive coverage that helps provide the financial security your loved ones will need.

Top 3 Reasons for Owning Life Insurance¹



Cover **burial** and final expenses



Help replace **lost wages** of a wage earner



Leave an **inheritance**



41% of households believe they do not have enough life insurance.²



Almost **90% of households** believe a family's primary wage earner needs to own life insurance.³

Help Provide Peace of Mind at Every Stage of Life

Simply choose the period of time ("term") that best suits your current stage of life and the amount of coverage you need. **It's simple and portable coverage for you and your family.** For example:

Age 20s



Recent Grads, First Job

Out of school, in your first "real" job and wanting budget-friendly coverage you can take with you should you ever change jobs.

Age 30s



New Parents, First Home

Parents with young children, paying a mortgage and wanting to lock in rates at your current age for the term period.

Age 40s



Parents of Teens, Caregivers to Aging Parents

Married, planning for kids in college and/or taking care of aging parents and wanting to help ensure your family's future is financially secure.

Age 60s



Nearing Retirement

Empty Nesters, preparing for a fixed income during retirement and wanting enough coverage to help bridge your working years and retirement.

Coverage for Your Family

Insure your family with added coverage for your spouse and/or child(ren).

Spouse Life Benefit

- Benefit amount equals 50% of the amount you selected
- Term (period of time) is the same length as yours
- No health questions or exams at initial enrollment*

Child Life Benefit

- \$10,000 benefit
- Children ages 14 days to 26 years old
- One rate insures all eligible children in your household

Additional Features of Every Policy

• Portable Coverage

You can take your coverage with you, through the end of the term, if you change jobs or retire.

• Waiver of Premium Rider

Premiums can be waived and your coverage will remain in force upon diagnosis of a qualifying disability occurring before age 65. This benefit is included if coverage is issued before age 61.

• Guaranteed to Issue at Initial Enrollment*

No health questions, appointments or exams required (Group must meet participation requirements and benefit amount limits apply)

*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 and/or your eligible dependents are offered coverage. Guarantee issue is not available for late enrollees.

1. LIMRA: The Facts of Life and Annuities; 2018 Update, P8. 2, 3. LIMRA: The Facts of Life and Annuities; 2018 Update, P5.

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Portable Term Life Insurance

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, we will not pay the benefits. Instead, our 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.

Portability

If your coverage terminates for reasons other than non-payment of premium, you may be eligible to continue coverage under the portability section in your certificate. The benefits, terms and conditions of the portability coverage will be the same as those under the policy immediately prior to the date the portability option was elected, inclusive of any additional benefits. No changes may be made to benefit amounts, terms or conditions after portability has been elected. Portability coverage may include any eligible dependent(s) who were covered under the policy at the time of termination, inclusive of any additional benefits, if any. No eligible dependent(s) may be added to the portability coverage. Eligible dependent(s) may be removed at any time. Premiums will be adjusted accordingly.

Portability coverage will be effective on the day after coverage ends under the policy, if elected. You are responsible for payment of all premiums for the portability coverage.

Waiver of Premium Rider

If you become totally disabled, as defined in the rider, APL will waive the premium due on your certificate and any attached riders, including those for your spouse and/or child, if applicable, as defined in the rider. Premiums for the certificate and any attached riders must continue to be paid until we receive written notice of your claim for waiver of premium. Once we review your claim, any premium paid that is eligible to be waived will be refunded. Upon claim approval, waiver of premium takes effect and remains in effect until the total disability has ceased. No benefits will be payable under this rider if total disability results 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 or committing or attempting to commit an illegal act, which would constitute a felony.



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Underwritten by American Public Life Insurance Company. All Riders are subject to all the Provisions, Conditions, Limitations and Exclusions of the Policy to which it is attached, which are not in conflict with those of the Rider. For complete benefits and other provisions, please refer to the policy/certificate/rider. | Policy Form GTL19 Series | All States Except CA, FL, ND, NY, SD | Group Term Life Insurance | (11/19)

APSB-22520(Multi)
with Waiver of Premium Rider

Portable Term Life Insurance Rates

with Waiver of Premium Rider



20 YR Term					20 YR Term					20 YR Term				
Employee Benefit Amount = \$50,000					Employee Benefit Amount = \$100,000					Employee Benefit Amount = \$150,000				
Benefit Amount, if coverage is selected					Benefit Amount, if coverage is selected					Benefit Amount, if coverage is selected				
Spouse = \$25,000 Child(ren) = \$10,000					Spouse = \$50,000 Child(ren) = \$10,000					Spouse = \$75,000 Child(ren) = \$10,000				
Semi-Monthly Premiums					Semi-Monthly Premiums					Semi-Monthly Premiums				
Issue Age	EE Only	EE + SP	EE + CH	Family	Issue Age	EE Only	EE + SP	EE + CH	Family	Issue Age	EE Only	EE + SP	EE + CH	Family
17 - 22	\$5.62	\$7.64	\$8.19	\$10.21	17 - 22	\$9.10	\$13.14	\$11.66	\$15.71	17 - 22	\$12.57	\$18.64	\$15.14	\$21.21
23	\$5.62	\$7.64	\$8.19	\$10.21	23	\$9.10	\$13.14	\$11.66	\$15.71	23	\$12.57	\$18.64	\$15.14	\$21.21
24	\$5.62	\$7.67	\$8.19	\$10.24	24	\$9.10	\$13.20	\$11.66	\$15.77	24	\$12.57	\$18.74	\$15.14	\$21.30
25	\$5.62	\$7.67	\$8.19	\$10.24	25	\$9.10	\$13.20	\$11.66	\$15.77	25	\$12.57	\$18.74	\$15.14	\$21.30
26	\$5.67	\$7.73	\$8.24	\$10.29	26	\$9.20	\$13.31	\$11.77	\$15.88	26	\$12.73	\$18.90	\$15.30	\$21.46
27	\$5.67	\$7.73	\$8.24	\$10.29	27	\$9.20	\$13.31	\$11.77	\$15.88	27	\$12.73	\$18.90	\$15.30	\$21.46
28	\$5.67	\$7.76	\$8.24	\$10.33	28	\$9.20	\$13.38	\$11.77	\$15.94	28	\$12.73	\$18.99	\$15.30	\$21.56
29	\$5.67	\$7.91	\$8.24	\$10.48	29	\$9.20	\$13.69	\$11.77	\$16.25	29	\$12.73	\$19.46	\$15.30	\$22.03
30	\$5.72	\$8.03	\$8.29	\$10.60	30	\$9.31	\$13.92	\$11.88	\$16.49	30	\$12.89	\$19.81	\$15.46	\$22.38
31	\$5.99	\$8.45	\$8.56	\$11.02	31	\$9.84	\$14.77	\$12.41	\$17.33	31	\$13.70	\$21.08	\$16.26	\$23.65
32	\$6.10	\$8.75	\$8.67	\$11.32	32	\$10.06	\$15.35	\$12.63	\$17.92	32	\$14.02	\$21.96	\$16.59	\$24.53
33	\$6.37	\$9.20	\$8.93	\$11.77	33	\$10.59	\$16.26	\$13.16	\$18.83	33	\$14.82	\$23.33	\$17.39	\$25.89
34	\$6.69	\$9.71	\$9.26	\$12.28	34	\$11.24	\$17.28	\$13.80	\$19.85	34	\$15.78	\$24.85	\$18.35	\$27.42
35	\$7.01	\$10.25	\$9.58	\$12.82	35	\$11.88	\$18.36	\$14.45	\$20.93	35	\$16.75	\$26.47	\$19.31	\$29.04
36	\$7.33	\$10.91	\$9.90	\$13.48	36	\$12.52	\$19.69	\$15.09	\$22.26	36	\$17.71	\$28.46	\$20.28	\$31.03
37	\$7.70	\$11.63	\$10.27	\$14.20	37	\$13.27	\$21.12	\$15.84	\$23.69	37	\$18.83	\$30.61	\$21.40	\$33.18
38	\$8.29	\$12.47	\$10.86	\$15.04	38	\$14.45	\$22.80	\$17.01	\$25.37	38	\$20.60	\$33.13	\$23.17	\$35.70
39	\$8.88	\$13.59	\$11.45	\$16.16	39	\$15.62	\$25.04	\$18.19	\$27.61	39	\$22.36	\$36.49	\$24.93	\$39.06
40	\$9.31	\$14.42	\$11.88	\$16.99	40	\$16.48	\$26.71	\$19.05	\$29.28	40	\$23.65	\$38.99	\$26.22	\$41.56
41	\$10.22	\$15.89	\$12.79	\$18.46	41	\$18.30	\$29.65	\$20.87	\$32.22	41	\$26.38	\$43.40	\$28.94	\$45.97
42	\$10.91	\$17.18	\$13.48	\$19.75	42	\$19.69	\$32.23	\$22.26	\$34.80	42	\$28.46	\$47.27	\$31.03	\$49.84
43	\$11.88	\$18.86	\$14.45	\$21.43	43	\$21.61	\$35.59	\$24.18	\$38.16	43	\$31.35	\$52.31	\$33.92	\$54.88
44	\$12.89	\$20.47	\$15.46	\$23.04	44	\$23.65	\$38.81	\$26.22	\$41.38	44	\$34.40	\$57.14	\$36.97	\$59.71
45	\$14.12	\$22.42	\$16.69	\$24.99	45	\$26.11	\$42.70	\$28.68	\$45.27	45	\$38.09	\$62.99	\$40.66	\$65.55
46	\$15.14	\$24.19	\$17.71	\$26.76	46	\$28.14	\$46.23	\$30.71	\$48.80	46	\$41.14	\$68.28	\$43.71	\$70.85
47	\$16.37	\$26.17	\$18.94	\$28.73	47	\$30.60	\$50.19	\$33.17	\$52.76	47	\$44.83	\$74.22	\$47.40	\$76.79
48	\$17.66	\$28.39	\$20.22	\$30.96	48	\$33.17	\$54.63	\$35.74	\$57.20	48	\$48.69	\$80.88	\$51.25	\$83.45
49	\$18.94	\$30.54	\$21.51	\$33.11	49	\$35.74	\$58.95	\$38.31	\$61.51	49	\$52.54	\$87.35	\$55.11	\$89.92
50	\$20.54	\$33.08	\$23.11	\$35.65	50	\$38.95	\$64.03	\$41.52	\$66.60	50	\$57.35	\$94.97	\$59.92	\$97.54
51	\$22.04	\$35.64	\$24.61	\$38.21	51	\$41.94	\$69.14	\$44.51	\$71.71	51	\$61.85	\$102.65	\$64.41	\$105.21
52	\$23.65	\$38.31	\$26.22	\$40.87	52	\$45.15	\$74.47	\$47.72	\$77.04	52	\$66.66	\$110.64	\$69.23	\$113.21
53	\$25.47	\$41.37	\$28.03	\$43.94	53	\$48.79	\$80.60	\$51.36	\$83.17	53	\$72.12	\$119.83	\$74.69	\$122.40
54	\$27.29	\$44.62	\$29.85	\$47.19	54	\$52.43	\$87.11	\$55.00	\$89.68	54	\$77.58	\$129.59	\$80.14	\$132.16
55	\$29.43	\$48.32	\$31.99	\$50.89	55	\$56.71	\$94.50	\$59.28	\$97.07	55	\$84.00	\$140.68	\$86.56	\$143.25
56	\$31.89	\$52.53	\$34.45	\$55.09	56	\$61.63	\$102.91	\$64.20	\$105.48	56	\$91.38	\$153.30	\$93.95	\$155.87
57	\$34.56	\$57.22	\$37.13	\$59.79	57	\$66.98	\$112.31	\$69.55	\$114.88	57	\$99.40	\$167.39	\$101.97	\$169.96
58	\$37.56	\$62.31	\$40.13	\$64.87	58	\$72.97	\$122.47	\$75.54	\$125.04	58	\$108.39	\$182.64	\$110.96	\$185.21
59	\$41.03	\$68.43	\$43.60	\$70.99	59	\$79.93	\$134.71	\$82.50	\$137.28	59	\$118.82	\$201.00	\$121.39	\$203.57
60	\$44.62	\$74.87	\$47.19	\$77.44	60	\$87.10	\$147.61	\$89.67	\$150.17	60	\$129.58	\$220.34	\$132.15	\$222.91
61	\$45.95	\$77.28	\$48.35	\$79.68	61	\$89.90	\$152.55	\$92.30	\$154.95	61	\$133.85	\$227.83	\$136.25	\$230.23
62	\$50.55	\$85.25	\$52.95	\$87.65	62	\$99.10	\$168.49	\$101.50	\$170.89	62	\$147.65	\$251.74	\$150.05	\$254.14
63	\$55.80	\$94.27	\$58.20	\$96.67	63	\$109.60	\$186.54	\$112.00	\$188.94	63	\$163.40	\$278.81	\$165.80	\$281.21
64	\$61.60	\$103.82	\$64.00	\$106.22	64	\$121.20	\$205.63	\$123.60	\$208.03	64	\$180.80	\$307.45	\$183.20	\$309.85
65	\$68.10	\$114.47	\$70.50	\$116.87	65	\$134.20	\$226.93	\$136.60	\$229.33	65	\$200.30	\$339.40	\$202.70	\$341.80
66	\$74.55	\$125.36	\$76.95	\$127.76	66	\$147.10	\$248.71	\$149.50	\$251.11	66	\$219.65	\$372.07	\$222.05	\$374.47
67	\$81.70	\$137.50	\$84.10	\$139.90	67	\$161.40	\$272.99	\$163.80	\$275.39	67	\$241.10	\$408.49	\$243.50	\$410.89
68	\$89.35	\$150.69	\$91.75	\$153.09	68	\$176.70	\$299.37	\$179.10	\$301.77	68	\$264.05	\$448.06	\$266.45	\$450.46
69	\$97.95	\$165.23	\$100.35	\$167.63	69	\$193.90	\$328.46	\$196.30	\$330.86	69	\$289.85	\$491.69	\$292.25	\$494.09
70	\$107.50	\$181.31	\$109.90	\$183.71	70	\$213.00	\$360.61	\$215.40	\$363.01	70	\$318.50	\$539.92	\$320.90	\$542.32

EE = Employee SP = Spouse CH = Child(ren)

Underwritten by American Public Life Insurance Company. Must be used in conjunction with APSB-22520 series and/or APSB-22525 series. Rates are guaranteed not to increase during the initial term period.

APSB-22526 3 Plans