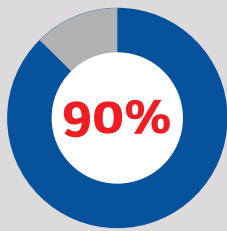


Group Whole Life Insurance



Group Whole Life Insurance Protection from BankersWorksite® offers coverage that not only **extends your own financial protection** when faced with an unexpected event, but also offers **guaranteed benefits** to help the ones you love continue to live their lives while helping to keep their **financial health intact**.



90% of total **health care spending** comes from a chronic condition or illness.¹

¹ <https://bit.ly/203vR45>

Did you know?

Should you change jobs, you can keep your Whole Life insurance for as long as you want. Once you've bought coverage, your cost won't increase as you age.

Reasons to Buy

- Guaranteed death benefit
- Guaranteed level premiums
- Guaranteed cash value
- Guaranteed living benefits

Policy Benefits

- Affordable group rates available through payroll deductions
- Coverage can be taken with you if you change jobs or retire. We will bill you directly.
- Guaranteed coverage with no medical questions
- **Waiver of Premium for Disability Rider** - Plan premiums are waived during disability period when insured has been disabled for 6 months. Included on issue ages 18-65; terminates at age 70.
- **Accelerated Death Benefit Rider for Terminal Illness Rider** - Insured can receive up to 50% of elected face amount during their life when there are diagnosed with a terminal illness that leaves them with a life expectancy of 12 months or less.
- **Lump Sum Accelerated Death Benefit for Chronic Illness Rider** - Insured can receive up to 75% of their elected face amount during their life when they are diagnosed with a chronic illness.*
- **Monthly Accelerated Death Benefit for Chronic Illness Rider** - This living benefit allows the insured access to their whole life benefits during their lifetime in the event they are diagnosed with a qualifying chronic illness or cognitive impairment, and are unable to perform two of the six Activities of Daily Living (ADLs) which cause them to be either confined to a nursing home or assisted living facility, or receiving continuous care from a home health or adult day care provider.

*Face amount payable at death will be reduced by an amount equal to the amount of the death benefit that was accelerated.

BANKERSWORKSITE®
A DIVISION OF BANKERS FIDELITY LIFE INSURANCE COMPANY

Term vs. Whole Life*

| Product | Group Term Life | Voluntary Term Life | Group Whole Life |
|--|---------------------|---------------------|---|
| Type | Employer paid | Voluntary | Voluntary |
| Scheduled reduction in benefits at age 65-70 | Benefits reduce | Benefits reduce | No reduction in benefits |
| Protection Period | While employed only | While employed only | Through entire working period, and retirement |

* The statements regarding term and whole life insurance are general and actual plans may be different than represented above.

About Your Benefits

- Employee: \$10,000 to \$100,000, in \$10,000 increments
- Guaranteed issue up to \$100,000 of coverage - no health questions
- Available to employees ages 18-70

EXCEPTION – We will postpone the Effective Date of an Eligible Dependent, other than a newborn child's, coverage if, on that date, he or she is: 1) confined to a hospital or other health care facility; 2) home confined; or 3) unable to perform two or more activities of daily living. In that case, we will postpone the Effective Date of his or her coverage until the day after the date: (a) of his or her discharge from such facility; (b) his or her home confinement ends; or (c) he or she is no longer requires assistance with two or more activities of daily living. If a Dependent was covered under a prior plan at replacement, this language will not apply to the amount of coverage that was in force with the prior plan.

How it Works – Monthly Accelerated Death Benefits

| | | | | | | |
|---|---|---|--|--|--|--|
| <h3>Maximize Death Benefit</h3> <p>You lead a full life and don't access benefits for long term care.</p> <hr/> <p>Total Death Benefit*</p> <p> \$100,000</p> | <h3>Maximize Living Benefits</h3> <p>You lead a full life and access benefits for assisted living lifestyle and/or nursing home care.</p> <hr/> <p>Total Living Benefits*</p> <p> \$100,000</p> | <h3>Split Your Benefits</h3> <p>You lead a full life and access some benefits for home healthcare.</p> <table border="1"> <tr> <td> Death Benefit  \$52,000 </td> <td> Chronic Illness  \$48,000 </td> </tr> <tr> <td colspan="2"> Total Death & Living Benefit* \$100,000 </td> </tr> </table> | Death Benefit  \$52,000 | Chronic Illness  \$48,000 | Total Death & Living Benefit* \$100,000 | |
| Death Benefit  \$52,000 | Chronic Illness  \$48,000 | | | | | |
| Total Death & Living Benefit* \$100,000 | | | | | | |

* This is an example for illustrative purposes only. Actual policy amounts and payments will depend on benefits purchased, death and living benefits. The monthly benefit pays 4% of face amount for up to 25 months for home healthcare or adult daycare and 6.25% for up to 16 months if confined in a nursing home or assisted living facility.

Group Whole Life policy form B 21803, Accelerated Death Benefit Rider for Terminal Illness form B 21803 R1 ACL, Lump Sum Accelerated Death Benefit Rider for Chronic Illness form B 21803 R11 CIACL, Monthly Accelerated Death Benefit Rider for Chronic Illness form B 21803 R21 CIACL, Monthly Accelerated Death Benefit Rider for Chronic Illness with Restoration of Benefits form B 21803 R41 CIACL, Accelerated Death Benefit Rider for Catastrophic Disability form B 21803 R61 DIACL, Spouse Term Insurance Rider B 21803 R7 STR, Children's Term Insurance Rider form B 21803 R8 CTR, Waiver of Premium for Disability Rider form B 21803 R9 WPD, and Accidental Death and Dismemberment Rider form B 21803 R10 ADD underwritten by Bankers Fidelity Life Insurance Company®. Limitations and Exclusions apply; actual policy provisions control. Application to determine eligibility required. Rates subject to change. Subject to availability; benefits may vary by state. This is a solicitation of insurance and an independent agent may call on you.

Bankers Fidelity Life Insurance Company®

4370 Peachtree Road, NE, Atlanta, Georgia 30319

www.bankersworksites.com



View your coverage, your way.

Accessing your benefits using MyCoverage has never been easier. MyCoverage is an easy-to-use website that allows you 24/7 access to coverage and benefit information, file claims*, update your profile and more.

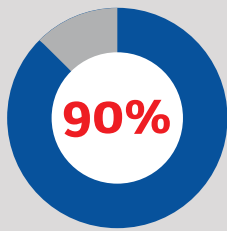
mycoverage.bankersworksites.com

* Not available for all products.

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Did you know?

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Reasons to Buy



- Guaranteed death benefit
- Guaranteed level premiums
- Guaranteed cash value

Policy Benefits

- Affordable group rates available through payroll deductions
- Coverage can be taken with you if you change jobs or retire. We will bill you directly.
- Guaranteed coverage with no medical questions

Term vs. Whole Life*


| Product | Group Term Life | Voluntary Term Life | Group Whole Life |
|--|---------------------|---------------------|---|
| Type | Employer paid | Voluntary | Voluntary |
| Scheduled reduction in benefits at age 65-70 | Benefits reduce | Benefits reduce | No reduction in benefits |
| Protection Period | While employed only | While employed only | Through entire working period, and retirement |

* The statements regarding term and whole life insurance are general and actual plans may be different than represented above.

About Your Benefits

- Spouse: \$10,000 to \$30,000, in \$10,000 increments
- Guaranteed issue up to \$30,000 of coverage - no health questions
- Available to spouses ages 18 - 60
- Limited to 100% of employee election

EXCEPTION – We will postpone the Effective Date of an Eligible Dependent, other than a newborn child's, coverage if, on that date, he or she is: 1) confined to a hospital or other health care facility; 2) home confined; or 3) unable to perform two or more activities of daily living. In that case, we will postpone the Effective Date of his or her coverage until the day after the date: (a) of his or her discharge from such facility; (b) his or her home confinement ends; or (c) he or she is no longer requires assistance with two or more activities of daily living. If a Dependent was covered under a prior plan at replacement, this language will not apply to the amount of coverage that was in force with the prior plan.



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Group Whole Life Insurance



Group Whole Life Insurance from BankersWorksite® offers an optional Children's Term Insurance rider that can **assist in protecting the entire family**. Available to dependent children of those currently enrolled in Whole Life – **it's a smart choice** that can ensure the most treasured individuals in the family are covered when the unexpected happens.



In 2018, among **children aged 0–17 years**, 5.2% were uninsured, 41.8% had public coverage, and 54.7% had private health insurance coverage.¹

¹ <https://bit.ly/2SyxpDt>

Did you know?

Should you change jobs, you can keep your Whole Life insurance for as long as you want. Once you've bought coverage, your cost won't increase as you age.

Policy Benefits

- Affordable group rates available through payroll deductions
- Coverage can be taken with you if you change jobs or retire. We will bill you directly.
- Guaranteed coverage with no medical questions
- Available to natural, step, or legally adopted children
- Future conversion option; can be converted to a level premium Whole Life policy when the child turns 26 years old
- Convenience: Death benefit

About Your Benefits

- Coverage option: \$10,000 (employee must be enrolled in Whole Life)
- Guaranteed issue: \$10,000 of coverage; no health questions
- Issue: children ages 15 days through 24 years old; terminates at age 26

Conversion

Within the 31-day period after the expiration date of the term insurance on each Dependent Child, such term insurance may be converted to a new whole life policy without evidence of insurability up to 5x the term rider coverage amount.

Expiration of Children Term Insurance

The expiration date of the term insurance on each Dependent Child will be the earlier of: 1) the Certificate Anniversary on or following the child's 26th birthday; or 2) the date the Employee Certificate matures or becomes paid up for its full Face Amount.

General Provision

BankersWorksite will postpone the Effective Date of an Eligible Dependent, other than a newborn child's coverage if, on that date, he or she is: 1) confined to a hospital or other health care facility; 2) home confined; or 3) unable to perform two or more daily living activities. In that case, we will postpone the Effective Date of his or her coverage until the day after the date: (a) of his or her discharge from such facility; (b) his or her home confinement ends; or (c) he or she is no longer requires assistance with two or more activities of daily living. If a Dependent was covered under a prior plan at replacement, this language will not apply to the amount of coverage that was in force with the prior plan.

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