

# Voluntary Group Term Life

*Especially designed for the employees & families of*

## Dimensional Foam Products LLC

Life insurance provides your loved ones with a payment, based on the amount of your coverage, upon your death. By purchasing Reliance Standard Life Insurance through your employer, you can take advantage of affordable group rates. Your premium (the cost of the plan) will be determined by your age and the amount of coverage you choose. You will be eligible for coverage—up to a Guaranteed Issue amount—without answering medical questions. In addition, you will be able to purchase coverage for your eligible dependents.

### Plan Highlights

**Employee Coverage:** \$20,000 to \$100,000 in increments of \$20,000.

**Employee Guaranteed Issue:** **\$100,000** up to and including age 69. **\$10,000** age 70 and over.

**Spouse Coverage:** \$20,000 to \$50,000 in increments of \$10,000.

**Spouse Guaranteed Issue:** **\$50,000** up to and including age 69. **\$10,000** age 70 and over.

**Dependent Child Coverage:**

14 days to 6 months is \$1,000.

6 months up through age 19 or through age 25 if a full-time student is \$10,000.

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- Dependent benefit cannot exceed employee's benefit.
  - Accelerated Death / Living Benefit is a benefit that enables the policyholder to receive cash advances against the death benefit in the case of being diagnosed with a terminal illness. This policies benefit is 75% to maximum of \$500,000.
  - Waiver of premium if totally disabled before age 60 for a minimum of 6 months.
  - Portability – The plan is portable, so you can continue your coverage if you leave employment. You are required to complete an application for Portability within 30 days of your employment termination date.
  - Conversion - Group Term Life Insurance is intended to provide employees with coverage during their working years. This coverage terminates at retirement; however, the plan does have a conversion option. The coverage amount also reduces when you reach certain ages.
  - This is a brief summary of benefits. Please refer to the certificate of coverage for complete provisions, limitations and exclusions.

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#### AGE REDUCTION SCHEDULE:

Age	Amount of Coverage Reduces to:
65-69	65.0% of the amount in force at age 64
70 and over	50.0% of the amount in force at age 64

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### Premiums based on weekly deductions -- Undiff. - Nicotine

Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
<25	\$0.14	\$0.28	\$0.42	\$0.55	\$0.69	\$0.83	\$0.97	\$1.11	\$1.25	\$1.38
25-29	\$0.14	\$0.28	\$0.42	\$0.55	\$0.69	\$0.83	\$0.97	\$1.11	\$1.25	\$1.38
30-34	\$0.21	\$0.42	\$0.62	\$0.83	\$1.04	\$1.25	\$1.45	\$1.66	\$1.87	\$2.08
35-39	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00
40-44	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62
45-49	\$0.78	\$1.57	\$2.35	\$3.14	\$3.92	\$4.71	\$5.49	\$6.28	\$7.06	\$7.85
50-54	\$1.38	\$2.77	\$4.15	\$5.54	\$6.92	\$8.31	\$9.69	\$11.08	\$12.46	\$13.85
55-59	\$2.28	\$4.57	\$6.85	\$9.14	\$11.42	\$13.71	\$15.99	\$18.28	\$20.56	\$22.85
60-64	\$3.78	\$7.57	\$11.35	\$15.14	\$18.92	\$22.71	\$26.49	\$30.28	\$34.06	\$37.85
65-69	\$5.77	\$11.54	\$17.31	\$23.08	\$28.85	\$34.62	\$40.38	\$46.15	\$51.92	\$57.69
70-74	\$8.49	\$16.98	\$25.48	\$33.97	\$42.46	\$50.95	\$59.45	\$67.94	\$76.43	\$84.92
75+	\$15.48	\$30.97	\$46.45	\$61.94	\$77.42	\$92.91	\$108.39	\$123.88	\$139.36	\$154.85
Age	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
<25	\$1.52	\$1.66	\$1.80	\$1.94	\$2.08	\$2.22	\$2.35	\$2.49	\$2.63	\$2.77
25-29	\$1.52	\$1.66	\$1.80	\$1.94	\$2.08	\$2.22	\$2.35	\$2.49	\$2.63	\$2.77
30-34	\$2.28	\$2.49	\$2.70	\$2.91	\$3.12	\$3.32	\$3.53	\$3.74	\$3.95	\$4.15
35-39	\$3.30	\$3.60	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00
40-44	\$5.08	\$5.54	\$6.00	\$6.46	\$6.92	\$7.38	\$7.85	\$8.31	\$8.77	\$9.23
45-49	\$8.63	\$9.42	\$10.20	\$10.98	\$11.77	\$12.55	\$13.34	\$14.12	\$14.91	\$15.69
50-54	\$15.23	\$16.62	\$18.00	\$19.38	\$20.77	\$22.15	\$23.54	\$24.92	\$26.31	\$27.69
55-59	\$25.13	\$27.42	\$29.70	\$31.98	\$34.27	\$36.55	\$38.84	\$41.12	\$43.41	\$45.69
60-64	\$41.63	\$45.42	\$49.20	\$52.98	\$56.77	\$60.55	\$64.34	\$68.12	\$71.91	\$75.69
65-69	\$63.46	\$69.23	\$75.00	\$80.77	\$86.54	\$92.31	\$98.08	\$103.85	\$109.62	\$115.38
70-74	\$93.42	\$101.91	\$110.40	\$118.89	\$127.38	\$135.88	\$144.37	\$152.86	\$161.35	\$169.85
75+	\$170.33	\$185.82	\$201.30	\$216.78	\$232.27	\$247.75	\$263.24	\$278.72	\$294.21	\$309.69

Dependent Children Life Insurance weekly deductions (for \$10,000) - \$0.50  
(regardless of the number of children)