

# Portable Term Life Insurance

10  
YEAR  
TERM

15  
YEAR  
TERM

20  
YEAR  
TERM

Amalgamated Life Insurance Company is committed to providing high quality insurance solutions for today's workforce. Our Portable Term Life policy will protect you and your family over a specific time period. It supplements both permanent coverage and employer paid life insurance.

## Attractive Features and Benefits

- Guaranteed issue for individuals up to age 65 with minimum participation
- Available in face amounts from \$5,000 to \$300,000, not to exceed ten times your annual employment income
- Family Coverage (Spouse up to 50% of insured; \$50,000 max/ Child(ren) \$5,000 or \$10,000)
- Competitively-priced, guaranteed premiums that do not increase during the policy term
- Level death benefit—10, 15 or 20 year terms: a reduction schedule applies at age 70
- Portable—No change in the cost or coverage
- Supported by an easy claim filing process
- Accelerated Death Benefit that can pay up to 50% of the face amount—for life threatening illnesses of any illness that has a life expectancy of no more than 12 months (Insured and spouse)
- Accident Death & Dismemberment—pays additional benefits for an accidental loss of life or specific limb(s) (Insured, spouse and children)

- Over 75 Years in Operation
- AM Best A "Excellent" Rating

75+



# Portable Term Life Insurance

## 10, 15 & 20 Year Insured & Spouse Premiums (Non-Tobacco)

### 10 Year Non-Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.05	1.69	2.75	4.88	34	1.13	1.88	3.13	5.63	50	1.70	3.31	6.00	11.38
19	1.08	1.75	2.88	5.13	35	1.13	1.88	3.13	5.63	51	1.78	3.50	6.38	12.13
20	1.08	1.75	2.88	5.13	36	1.15	1.94	3.25	5.88	52	1.85	3.69	6.75	12.88
21	1.08	1.75	2.88	5.13	37	1.18	2.00	3.38	6.13	53	1.95	3.94	7.25	13.88
22	1.08	1.75	2.88	5.13	38	1.20	2.06	3.50	6.38	54	2.08	4.25	7.88	15.13
23	1.08	1.75	2.88	5.13	39	1.23	2.13	3.63	6.63	55	2.20	4.56	8.50	16.38
24	1.08	1.75	2.88	5.13	40	1.25	2.19	3.75	6.88	56	2.33	4.88	9.13	17.63
25	1.08	1.75	2.88	5.13	41	1.25	2.19	3.75	6.88	57	2.50	5.31	10.00	19.38
26	1.08	1.75	2.88	5.13	42	1.28	2.25	3.88	7.13	58	2.70	5.81	11.00	21.38
27	1.08	1.75	2.88	5.13	43	1.30	2.31	4.00	7.38	59	2.90	6.31	12.00	23.38
28	1.08	1.75	2.88	5.13	44	1.35	2.44	4.25	7.88	60	3.15	6.94	13.25	25.88
29	1.08	1.75	2.88	5.13	45	1.40	2.56	4.50	8.38	61	3.43	7.63	14.63	28.63
30	1.08	1.75	2.88	5.13	46	1.48	2.75	4.88	9.13	62	3.73	8.38	16.13	31.63
31	1.08	1.75	2.88	5.13	47	1.53	2.88	5.13	9.63	63	4.08	9.25	17.88	35.13
32	1.08	1.75	2.88	5.13	48	1.58	3.00	5.38	10.13	64	4.45	10.19	19.75	38.88
33	1.10	1.81	3.00	5.38	49	1.65	3.19	5.75	10.88	65	4.88	11.25	21.88	43.13

### 15 Year Non-Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.08	1.75	2.88	5.13	34	1.18	2.00	3.38	6.13	50	1.73	3.38	6.13	11.63
19	1.10	1.81	3.00	5.38	35	1.18	2.00	3.38	6.13	51	1.80	3.56	6.50	12.38
20	1.10	1.81	3.00	5.38	36	1.20	2.06	3.50	6.38	52	1.88	3.75	6.88	13.13
21	1.10	1.81	3.00	5.38	37	1.20	2.06	3.50	6.38	53	2.00	4.06	7.50	14.38
22	1.10	1.81	3.00	5.38	38	1.23	2.13	3.63	6.63	54	2.13	4.38	8.13	15.63
23	1.10	1.81	3.00	5.38	39	1.25	2.19	3.75	6.88	55	2.23	4.63	8.63	16.63
24	1.10	1.81	3.00	5.38	40	1.28	2.25	3.88	7.13	56	2.38	5.00	9.38	18.13
25	1.10	1.81	3.00	5.38	41	1.28	2.25	3.88	7.13	57	2.53	5.38	10.13	19.63
26	1.10	1.81	3.00	5.38	42	1.30	2.31	4.00	7.38	58	2.73	5.88	11.13	21.63
27	1.10	1.81	3.00	5.38	43	1.33	2.38	4.13	7.63	59	2.93	6.38	12.13	23.63
28	1.10	1.81	3.00	5.38	44	1.38	2.50	4.38	8.13	60	3.18	7.00	13.38	26.13
29	1.10	1.81	3.00	5.38	45	1.43	2.63	4.63	8.63	61	3.45	7.69	14.75	28.88
30	1.13	1.88	3.13	5.63	46	1.50	2.81	5.00	9.38	62	3.75	8.44	16.25	31.88
31	1.13	1.88	3.13	5.63	47	1.55	2.94	5.25	9.88	63	4.10	9.31	18.00	35.38
32	1.13	1.88	3.13	5.63	48	1.60	3.06	5.50	10.38	64	4.50	10.31	20.00	39.39
33	1.15	1.94	3.25	5.88	49	1.68	3.25	5.88	11.13	65	4.95	11.44	22.25	43.88

### 20 Year Non-Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.10	1.81	3.00	5.38	34	1.23	2.13	3.63	6.63	50	1.78	3.50	6.38	12.13
19	1.13	1.88	3.13	5.63	35	1.23	2.13	3.63	6.63	51	1.85	3.69	6.75	12.88
20	1.13	1.88	3.13	5.63	36	1.25	2.19	3.75	6.88	52	1.95	3.94	7.25	13.88
21	1.13	1.88	3.13	5.63	37	1.25	2.19	3.75	6.88	53	2.05	4.19	7.75	14.88
22	1.13	1.88	3.13	5.63	38	1.28	2.25	3.88	7.13	54	2.18	4.50	8.38	16.13
23	1.13	1.88	3.13	5.63	39	1.28	2.25	3.88	7.13	55	2.28	4.75	8.88	17.13
24	1.13	1.88	3.13	5.63	40	1.30	2.31	4.00	7.38	56	2.43	5.13	9.63	18.63
25	1.13	1.88	3.13	5.63	41	1.30	2.31	4.00	7.38	57	2.58	5.50	10.38	20.13
26	1.13	1.88	3.13	5.63	42	1.33	2.38	4.13	7.63	58	2.75	5.94	11.25	21.88
27	1.13	1.88	3.13	5.63	43	1.35	2.44	4.25	7.88	59	2.95	6.44	12.25	23.88
28	1.13	1.88	3.13	5.63	44	1.40	2.56	4.50	8.38	60	3.20	7.06	13.50	26.38
29	1.13	1.88	3.13	5.63	45	1.45	2.69	4.75	8.88	61	3.48	7.75	14.88	29.13
30	1.15	1.94	3.25	5.88	46	1.53	2.88	5.13	9.63	62	3.78	8.50	16.38	32.13
31	1.18	2.00	3.38	6.13	47	1.58	3.00	5.38	10.13	63	4.15	9.44	18.25	35.88
32	1.20	2.06	3.50	6.38	48	1.65	3.19	5.75	10.88	64	4.55	10.44	20.25	39.88
33	1.20	2.06	3.50	6.38	49	1.73	3.38	6.13	11.63	65	5.03	11.63	22.63	44.63

Premium for child(ren) coverage is \$.41 per week for \$5,000 of coverage and \$.81 per week for \$10,000 of coverage.

# Portable Term Life Insurance

## 10, 15 & 20 Year Insured & Spouse Premiums (Tobacco)

### 10 Year Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.13	1.88	3.13	5.63	34	1.38	2.50	4.38	8.13	50	2.88	6.25	11.88	23.13
19	1.13	1.88	3.13	5.63	35	1.40	2.56	4.50	8.38	51	3.08	6.75	12.88	25.13
20	1.15	1.94	3.25	5.88	36	1.43	2.63	4.63	8.63	52	3.28	7.25	13.88	27.13
21	1.15	1.94	3.25	5.88	37	1.45	2.69	4.75	8.88	53	3.53	7.88	15.13	29.63
22	1.18	2.00	3.38	6.13	38	1.50	2.81	5.00	9.38	54	3.83	8.63	16.63	32.63
23	1.18	2.00	3.38	6.13	39	1.55	2.94	5.25	9.88	55	4.18	9.50	18.38	36.13
24	1.20	2.06	3.50	6.38	40	1.63	3.13	5.63	10.63	56	4.55	10.44	20.25	39.88
25	1.20	2.06	3.50	6.38	41	1.70	3.31	6.00	11.38	57	4.95	11.44	22.25	43.88
26	1.23	2.13	3.63	6.63	42	1.80	3.56	6.50	12.38	58	5.48	12.75	24.88	49.13
27	1.23	2.13	3.63	6.63	43	1.90	3.81	7.00	13.38	59	6.03	14.13	27.63	54.63
28	1.23	2.13	3.63	6.63	44	2.00	4.06	7.50	14.38	60	6.68	15.75	30.88	61.13
29	1.25	2.19	3.75	6.88	45	2.13	4.38	8.13	15.63	61	7.35	17.44	34.25	67.88
30	1.28	2.25	3.88	7.13	46	2.25	4.69	8.75	16.88	62	8.05	19.19	37.75	74.88
31	1.30	2.31	4.00	7.38	47	2.38	5.00	9.38	18.13	63	8.95	21.44	42.25	83.88
32	1.33	2.38	4.13	7.63	48	2.53	5.38	10.13	19.63	64	9.88	23.75	46.88	93.13
33	1.35	2.44	4.25	7.88	49	2.70	5.81	11.00	21.38	65	11.00	26.56	52.50	104.38

### 15 Year Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.15	1.94	3.25	5.88	34	1.40	2.56	4.50	8.38	50	2.95	6.44	12.25	23.88
19	1.15	1.94	3.25	5.88	35	1.43	2.63	4.63	8.63	51	3.18	7.00	13.38	26.13
20	1.18	2.00	3.38	6.13	36	1.45	2.69	4.75	8.88	52	3.43	7.63	14.63	28.63
21	1.18	2.00	3.38	6.13	37	1.48	2.75	4.88	9.13	53	3.68	8.25	15.88	31.13
22	1.20	2.06	3.50	6.38	38	1.53	2.88	5.13	9.63	54	3.95	8.94	17.25	33.88
23	1.20	2.06	3.50	6.38	39	1.58	3.00	5.38	10.13	55	4.28	9.75	18.88	37.13
24	1.23	2.13	3.63	6.63	40	1.65	3.19	5.75	10.88	56	4.68	10.75	20.88	41.13
25	1.23	2.13	3.63	6.63	41	1.73	3.38	6.13	11.63	57	5.13	11.88	23.13	45.63
26	1.25	2.19	3.75	6.88	42	1.83	3.63	6.63	12.63	58	5.58	13.00	25.38	50.13
27	1.25	2.19	3.75	6.88	43	1.93	3.88	7.13	13.63	59	6.08	14.25	27.88	55.13
28	1.25	2.19	3.75	6.88	44	2.03	4.13	7.63	14.63	60	6.70	15.81	31.00	61.38
29	1.28	2.25	3.88	7.13	45	2.15	4.44	8.25	15.88	61	7.38	17.50	34.38	68.13
30	1.30	2.31	4.00	7.38	46	2.30	4.81	9.00	17.38	62	8.08	19.25	37.88	75.13
31	1.33	2.38	4.13	7.63	47	2.43	5.13	9.63	18.63	63	8.98	21.50	42.38	84.13
32	1.35	2.44	4.25	7.88	48	2.58	5.50	10.38	20.13	64	9.93	23.88	47.13	93.63
33	1.38	2.50	4.38	8.13	49	2.75	5.94	11.25	21.88	65	11.05	26.69	52.75	104.88

### 20 Year Tobacco

#### Death Benefit Weekly Premium Guaranteed for the Term Period

Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000	Issue Age	10,000	25,000	50,000	100,000
18	1.18	2.00	3.38	6.13	34	1.43	2.63	4.63	8.63	50	3.13	6.88	13.13	25.63
19	1.18	2.00	3.38	6.13	35	1.45	2.69	4.75	8.88	51	3.33	7.38	14.13	27.63
20	1.20	2.06	3.50	6.38	36	1.48	2.75	4.88	9.13	52	3.55	7.94	15.25	29.88
21	1.20	2.06	3.50	6.38	37	1.50	2.81	5.00	9.38	53	3.83	8.63	16.63	32.63
22	1.23	2.13	3.63	6.63	38	1.55	2.94	5.25	9.88	54	4.13	9.38	18.13	35.63
23	1.23	2.13	3.63	6.63	39	1.63	3.13	5.63	10.63	55	4.43	10.13	19.63	38.63
24	1.25	2.19	3.75	6.88	40	1.70	3.31	6.00	11.38	56	4.78	11.00	21.38	42.13
25	1.25	2.19	3.75	6.88	41	1.80	3.56	6.50	12.38	57	5.18	12.00	23.38	46.13
26	1.28	2.25	3.88	7.13	42	1.90	3.81	7.00	13.38	58	5.63	13.13	25.63	50.63
27	1.28	2.25	3.88	7.13	43	1.98	4.00	7.38	14.13	59	6.13	14.38	28.13	55.63
28	1.28	2.25	3.88	7.13	44	2.10	4.31	8.00	15.38	60	6.73	15.88	31.13	61.63
29	1.30	2.31	4.00	7.38	45	2.25	4.69	8.75	16.88	61	7.40	17.56	34.50	68.38
30	1.33	2.38	4.13	7.63	46	2.43	5.13	9.63	18.63	62	8.13	19.38	38.13	75.63
31	1.35	2.44	4.25	7.88	47	2.60	5.56	10.50	20.38	63	9.03	21.63	42.63	84.63
32	1.38	2.50	4.38	8.13	48	2.75	6.00	11.38	22.13	64	10.03	24.13	47.63	94.63
33	1.40	2.56	4.50	8.38	49	2.95	6.44	12.25	23.88	65	11.10	26.81	53.00	105.38

Premium for child(ren) coverage is \$.41 per week for \$5,000 of coverage and \$.81 per week for \$10,000 of coverage.



# How much term life insurance do I need?

The recommended formula is ten times one's annual income. Term insurance is not a replacement for permanent whole life insurance which meets additional financial goals.

## Life Insurance...How Much Do I Need?

1) Funeral Expenses (US average is \$7,000-10,000+)**	\$ _____	(1)
2) Multiple of annual income that you wish to have provided if your spouse passed	\$ _____	(2)
3) Annual expenses beyond cost of living (ex. tuition, child or elder care)	\$ _____	(3)
4) Total estimate of your family's needs (add lines 1 through 3)		
<b>Total</b>	<b>\$ _____</b>	

\*\*Source: AARP. Funeral and Burial Costs, 2014.

Your death benefit is \$ _____	Weekly cost \$ _____
Your spouse's death benefit is \$ _____	Weekly cost \$ _____
Your children's death benefit is \$ _____	Weekly cost \$ _____
<b>Total Weekly Premium</b>	<b>\$ _____</b>

## About Amalgamated Life

**Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards and strong fiscal condition. Amalgamated Life is licensed in 50 states and the District of Columbia.**

- The information in this brochure is in an abbreviated form only. The actual coverage and amounts are subject to all terms, limitations and exclusions in the policy. If the information in this brochure differs from the policy, the terms of the policy will govern.
- For specific information regarding features and benefits on Amalgamated Life's Portable Term Life Insurance policy, call 866-975-4089. Consider attending the next Open Enrollment Session at your organization.

### Call center hours:

Monday thru Thursday 8am-8pm EST  
Friday 8am-6pm EST.  
Saturday 9am-2pm EST



Amalgamated Life Insurance Company  
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866.975.4089  
[www.amalgamatedbenefits.com](http://www.amalgamatedbenefits.com)

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Policy Form ALGLTP-18\*

\*Features & form numbers may vary by state.