

# Portable Term Life Features and Benefits

## 10, 15 or 20 Year Term Period

Guaranteed issue for individuals up to age 65 with minimum participation based on group size

- **Face amounts** from \$5,000 to \$300,000, not to exceed ten times annual employment income
- **Family coverage** (spouse and children)
- **Guaranteed Premiums**—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 cost or coverage

### Other Valuable Advantages:

- **Accelerated Death Benefit that can pay 50% of the face amount**—for life threatening illness that has a life expectancy of no more than 12 months (insured and spouse)
- **Accidental Death and Dismemberment**—pays additional benefits for an accidental loss of life or specific limb(s) (insured, spouse and children)



### Portable Term Life Guaranteed Issue Participation Guidelines

Number of Lives	Member GI	Participation	Spouse GI
51 through 300	\$100,000	20%	\$20,000
301 through 500	\$150,000	15%	\$20,000
501 through 750	\$150,000	15%	\$25,000
751 through 999	\$200,000	15%	\$25,000
1,000 lives and over	\$250,000	10%	\$25,000

Policy Form: ALGLTP-18\*

\*Features & form numbers may vary by state.

Founded in 1943, Amalgamated Life Insurance Company has since grown into a leading provider of comprehensive insurance solutions operating in all 50 states and the District of Columbia. The Company provides competitive group products including Term Life, Medical Stop Loss, Disability and Specialty Drug Cost Management, as well as voluntary products such as Accident, Accidental Death & Dismemberment, Critical Illness, Dental, Disability, Hearing, ID Theft, Legal, Portable Term Life and Whole Life, among others.

Since 1975, Amalgamated Life Insurance Company has consistently earned the "A" (Excellent) Rating from A.M. Best Company attesting to its strong fiscal position and claims paying abilities. The Company is a member of the Amalgamated Family of Companies; which includes: a third party administrator, Amalgamated Employee Benefits Administrators; Amalgamated Agency, a property and casualty broker; and AliGraphics, a printing firm.

The information in this product sheet is in an abbreviated form only. The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the Portable Term Life Policy, the terms of your policy govern.

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