Plan Highlights

Group Basic Life Insurance



Americhem, Inc.

ELIGIBILITY

All Active Full-Time Executives, Managers or Sales Executives in active employment in the United States with the employer working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

BENEFIT AMOUNT

Basic Life: 1.5 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$300,000.

GUARANTEED ISSUE

\$300,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	60%
75	40%
80	30%

FEATURES

- Accelerated Death Benefit
- **Conversion Privilege**
- FMLA/MSLA Extension
- Waiver of Premium

VALUE-ADDED SERVICES

Bereavement Counseling Services



www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.