

Benefit Summary

for Basic Life has been prepared for the employees of:

Thrift Stores

Plan Features:

- **You** have coverage paid for you by your company in the amount of \$10,000 if you meet eligibility requirements.
- **Disability Waiver of Premium to age 60:** If an employee becomes totally and permanently disabled prior to age 60, his life insurance will continue in force without further payment of premium on a year-to-year basis, subject to periodic submission of evidence of total and permanent disability.
- **Disability Waiver of Premium**
Waiver of premium for disabled employees up to age 60 with premiums waived for life.
- **Conversion:** An employee can convert this policy to an individual policy (subject to the terms of the employer's contract).

Age Reduction:

- **Coverage Amounts** for the employee reduce 35% at age 65 and an additional 15% at age 70.

Important Information About Basic Life: You must be working full time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specified waiting period. GP-1-R-EOPT-96 et al.

This handout is for illustrative purposes. You will receive benefit booklets. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.



GUARDIAN®