

Globe Life
Liberty National Division

CareerLife Plus

A big plus for you and your dependents

- Policy available for worksite sales only.
- Issue ages are 0 through 70 years.
- Permanent coverage is available for employee, spouse, and dependents.
- No medical exam required.
- Each employee who is employed with an approved worksite company for at least six months is guaranteed a policy. Even employees who are uninsurable can be covered at a reduced face amount. Guaranteed issue does not apply to dependent coverage.
- Your policy can never be canceled, and there is no loss in benefits if you leave employment, as long as you continue paying premiums on time.
- The total face amount that can be issued to an employee is **$50,000.** You may purchase more than one policy as long as the cumulative face amount of the policies does not exceed $50,000 per insured person.
- Premiums can be as low as $1 per week, and you select the amount of your premium.
- Your policy builds cash value that can be used in case of an emergency.
- You are covered when you sign the application, providing underwriting requirements are met and you are currently employed.
- There are no male/female or smoker/nonsmoker rate differences.

Summary of Coverage			
Insured Family Members	**Age**	**Amount of Insurance**	**Premium** ☐ Weekly ☐ Bi-Weekly ☐ Monthly ☐ Semi-Monthly
Employee			Basic Life $ _____ Basic Life with ADB and PW $ _____
Spouse			Basic Life $ _____ Basic Life with ADB and PW $ _____
Dependents			Basic Life $ _____ Basic Life with ADB and PW $ _____
			Basic Life $ _____ Basic Life with ADB and PW $ _____
			Basic Life $ _____ Basic Life with ADB and PW $ _____
		Total	$ _____

*The face amount is determined by your age and health at issue

Additional Product Features

Dependents (Spouse and Children)
Coverage may be written on an employee's natural-born or legally adopted children or grandchildren ages 0 through 20. Parents must be advised if a grandparent is the applicant, and the employee is not required to cover all dependents.

Accidental Death Benefit (ADB) and Premium Waiver (PW)
May be added to the policy for additional premium. ADB is available for ages 1–59. Ages 1–17 can add ADB with a benefit amount equal to the face amount of the policy applied for; ages 18–59 can add ADB with a maximum benefit amount of $200,000. The PW is available for ages 1–59. ADB and PW are not available on rated policies. These riders cease at the policy anniversary following the insured's 65th birthday. The ADB and PW must be added as a package, but may be excluded due to occupational or health risks, or certain state requirements.

Option to Purchase Additional Insurance (OPAI)
You may buy additional insurance on the second and fourth anniversaries of your policy regardless of your health, if you are 0–55 years old when you initially buy the policy. This feature allows you to purchase additional CareerLife Plus insurance without proof of insurability in an amount equal to the lesser of $25,000 or the original face amount. OPAI is automatically included on the first CareerLife Plus policy issued to each insured. OPAI is not available on rated policies. Policies issued as a result of exercising the OPAI will include ADB and PW if the original policy had ADB and PW. OPAI is not available if the policy is issued from an OPAI.

Riders
Term riders cannot be added to the CareerLife Plus product.

Surrender Charge
CareerLife Plus does not contain a surrender charge.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy and rider forms 8039, 6566, 5050 and 6557. Forms and benefits may vary by state. Limitations and exclusions apply. This brochure is not an insurance contract. The policy and rider explain the rights and obligations of both Liberty National and the insured. It is important to read your policy and rider carefully. Please see your Globe Life Liberty National Division agent for cost and complete details. Underwritten by Liberty National Life Insurance Company,
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If supplemental benefits are added, brochure 373400 must be used in conjunction with this brochure to define those supplemental benefits.

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