

You can add these optional insurance riders for an additional premium:

Accidental Death Benefit (ADB):
The Accidental Death Benefit (ADB) rider can provide an additional death benefit up to $200,000 if you die from an accidental bodily injury. ADB is available for proposed insureds age 1–59 and may be added for your spouse and children too. Accidental Death Benefit expires at age 65. See rider for details.

Premium Waiver (PW):
With the Premium Waiver (PW) Rider, your Group Term life insurance coverage continues if you become totally disabled and can no longer pay premiums. Premiums are waived if the insured (employee, spouse or child) named in the policy becomes totally disabled. Premium Waiver expires at age 65. See rider for details.

This is a solicitation for insurance. The benefits described in this brochure are contained in group policy form GE2 and certificate GE2C, rider forms GEAD and GEPW. This brochure is not an insurance contract. The certificate explains the rights and obligations of both Liberty National and the insured. It is important to read your certificate carefully. Please see your Globe Life Liberty National Division agent for cost and complete details. Underwritten by Liberty National Life Insurance Company, a Globe Life company.

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3700 S Stonebridge Dr | McKinney, TX 75070

Group Term Life to 100

Insurance for You and Your Family

323300

LND0956 **0520**

Group Term Life to 100

Insurance coverage for you or other members of your family. Features of this plan include:

- Guaranteed Rates – once you purchase the plan your rates will not increase
- Your coverage can never be reduced or cancelled as long as you pay premiums
- Coverage for you, your spouse and dependents (where available)
- You can continue your coverage after you leave employment
- You may continue your coverage to age 100
- Up to $150,000 of insurance coverage available*
- Available in the workplace

*Employees are eligible for coverage up to $150,000 (varies by age). The amount of dependent coverage is limited to $50,000 and cannot exceed:

100% of employee coverage in Arizona, Florida, Hawaii, Illinois, Maryland, Texas, Virginia, and West Virginia for spouse or children – not to exceed $50,000. Coverage is only available if the employee is insured.

50% of employee coverage in Nebraska for spouse or children – not to exceed $50,000. Coverage is only available if the employee is insured.

In Pennsylvania coverage is only available for spouse and children if the employee is insured.

Employee Savings with the Worksite Advantage**

Because Worksite Advantage allows you to pay insurance premiums on a pre-tax basis, you pay less tax on your income. In other words, through Worksite Advantage you receive an IRS-approved tax break to pay for insurance benefits. Choose from a variety of supplemental insurance coverage options such as:

- Accident
- Critical Illness
- Dental
- Cancer
- Group Term Life Insurance

Based on $2,000 Monthly Income	Without Premium Only Plan	With Premium Only Plan
Gross Monthly Income	$2,000	$2,000
Pre-tax Insurance Premium	– $0	– $200
Total Taxable Income	$2,000	$1,800
Federal Income Tax (25%)	– $500	– $450
Total	$1,500	$1,350
Insurance Premium (**taxed**)	– $200	– $0
Take-Home Net Pay	**$1,300**	**$1,350**
Additional Monthly Take-home Pay	0	+ $50
Additional Annual Take-home Pay	0	+ $600

**For illustrative purposes only. These tax savings are simply an example. Individual tax savings will vary from employee to employee.

NOTE: Products described in this brochure can be purchased through a Section 125 cafeteria plan or a conventional payroll deduction program made available by your employer.

Available only through your worksite. Your employer is providing this voluntary group plan as a benefit to full-time employees.

Level death benefit coverage. Your coverage will not decrease so long as your certificate remains in force.

No increase in premiums. They are locked in at your present age. No increase as you get older and no increase if you leave employment.

Payroll deduction makes premium payment easy. Your premiums are deducted each payday, so you don't have to write a check.

You are covered when you sign the enrollment form, provided underwriting requirements are met.

You can take this coverage with you. If you leave employment, you may pay the premiums through bank draft. Your coverage and premiums remain the same, even if you change jobs or retire.