



Mutual of Omaha

BASIC TERM LIFE AND AD&D INSURANCE

Proposal for: Sexual Trauma Services of The Midland
Alternate: 1.01

The following Basic Term Life and AD&D plan is being proposed on a fully-insured basis effective 04/01/19. This proposal assumes this coverage is underwritten by United of Omaha Life Insurance Company. For additional information about Mutual of Omaha's products and services, visit mutualofomaha.com.

ELIGIBILITY

CLASS DEFINITION(S) **Class 1: All Eligible Employees**

ELIGIBILITY REQUIREMENT This proposal provides coverage for all actively at work employees on the policy effective date working the minimum number of hours shown below in the United States, unless otherwise approved by Mutual of Omaha. Certain requirements apply.

MINIMUM WORK HOURS **Class 1: 20 or more hours each week**

BENEFIT SUMMARY

**EMPLOYEE TERM LIFE
BENEFIT AMOUNTS**

Benefit	Maximum Benefit	Guarantee Issue Amount	Minimum Benefit
\$50,000	\$50,000	\$50,000	\$50,000

**EMPLOYEE BENEFIT
REDUCTION SCHEDULE***

At Age	Benefits Reduce :
65	65%
70+	50%

* All benefit reductions are a percentage of the original benefit amount. Coverage terminates at retirement. The Guarantee Issue Amount is reduced according to the reduction schedule.

**EMPLOYEE AD&D
BENEFIT AMOUNT**

The AD&D Principal Sum amount is equal to the amount of basic term life insurance.