

Proposal for: Canal Insurance Company
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Products and financial services provided by
American United Life Insurance Company®
a ONEAMERICA® company
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Dependent Term Life Insurance Options Offered

Proposal assumes the employee will pay 100% of his premium for each dependent's insurance. All dependents must be legally authorized to reside in the United States under applicable state and federal laws. Use of the term spouse also includes domestic partners, if recognized by and allowed under applicable state laws.

Dependent Term Life Insurance Options Available:

Dependent Type	Option 1
Spouse under age 70	\$2,500
Child(ren) - 6 months to 19* years or 25* years if a full-time student	\$2,500
Child(ren) - live birth to 6 months	\$1,000

*Ages may vary by state; 19 and 25 are standard.

Benefit Features Offered for Dependent Term Life Insurance:

Accelerated Life Benefit for eligible Spouse
Conversion Privilege

Amount of Coverage Offered:

The amount of coverage for a Dependent spouse cannot exceed 50% of the employee's basic Group Term Life Amount and dependent child coverage amounts cannot exceed the spouse's coverage amount. Both are subject to state limitations.

Any coverage for a spouse or children cannot become effective before the employee's coverage is approved. If a dependent is confined in any medical facility, rehabilitation center, convalescent care facility, nursing home or correctional facility on the date an employee's coverage is approved, that dependent coverage will not become effective until the dependent is discharged from the facility and contract requirements are satisfied.

Dependent life insurance coverage will follow the same reduction schedule as the employee's coverage. Reducing age will be based on employee's age. Dependent spouse coverage does terminate on events such as the spouse reaching age 70.