



Life Insurance (Policy No. 646524-A)

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children’s education, and more, in the event of your passing. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through the General Council of the Assemblies of God. Please contact Gina Turner, AG Financial Insurance Solutions, at 800.447.0446 if you have additional questions.

Eligibility Requirements

Member

- You must be one of the following:
 - A credentialed missionary or credentialed minister of General Council of the Assemblies of God
 - A surviving spouse of a deceased credentialed minister or deceased credentialed missionary
- You are not eligible if you are insured under policy number 646527-A, 646527-B, 646522-A or 646522-B
- If your coverage terminated due to your age prior to January 1, 2014, you remain ineligible for coverage
- You are not a member if you are a full-time member of the armed forces, unless you are a military chaplain

Class Definition

- **Class 1:** Credentialed ministers and credentialed missionaries insured under Class 1 of the prior plan on December 31, 2008
- **Class 2:** Credentialed missionaries and credentialed ministers insured under Class 2 of the prior plan on December 31, 2008
- **Class 3:** All other credentialed ministers and credentialed missionaries who are not included in Class 1 or Class 2
- **Class 4:** Surviving spouses of deceased credentialed missionaries and deceased credentialed ministers

Dependent

- You must elect Life insurance for yourself in order to elect Dependents Life insurance
- A member may not be insured as both a member and a dependent. A child may not be insured by more than one member
- Spouse means a person to whom you are legally married
- Child means your child from live birth through age 25
- Your spouse or children must not be full-time member(s) of the armed forces

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, select the amount of Life and Dependents Life insurance for which you are interested in applying.

Class 1 & Class 2	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Member	\$1,000	\$1,000	\$100,000	\$500,000
Spouse	\$1,000	\$1,000	\$40,000	\$250,000
Child	\$2,500	\$2,500	\$10,000	\$10,000

Class 3	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Member	\$10,000	\$10,000	\$100,000	\$500,000
Spouse	\$5,000	\$5,000	\$40,000	\$250,000
Child	\$2,500	\$2,500	\$10,000	\$10,000

Class 4		Benefit Amount
	Member	\$5,000
	Spouse	None
	Child	\$2,000

Note:

- If applying during the allowed enrollment period, given to newly appointed missionaries, coverage amounts elected up to the Guarantee Issue Amount are not subject to medical underwriting approval. Coverage amounts elected above the Guarantee Issue Amount are subject to medical underwriting approval. To submit a medical history statement online, visit: myeoi.standard.com/646524
- All late applications (applying 60 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Members eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval
- The coverage amount for your spouse cannot exceed 100 percent of your Life coverage
- The coverage amount for your child(ren) cannot exceed 100 percent of your Life coverage

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you calculate the amount of Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: standard.com/lifeneeds.

Member Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, receive medical underwriting approval (if applicable), and agree to pay premium.

Please contact Gina Turner at AG Financial Insurance Solutions for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life Insurance Age Reductions

Class 1: Under this plan, your coverage and your spouse’s coverage reduce by your age as follows: by 40 percent at age 75, by 65 percent at age 80, by 72.5 percent at age 85, by 80 percent at age 90, by 92.5 percent at age 95, and by 95 percent at age 100. However, when your spouse reaches age 85, coverage will end on the following January 1.

Class 2 and Class 3: Under this plan, the date you or your spouse reach age 65, coverage reduces by 35 percent, but not to an amount below \$5,000, effective on the following January 1. The date your spouse reaches age 85, coverage will end on the following January 1. However, when you or your spouse reach age 85, coverage will end on the following January 1.

Class 4: Under this plan, your coverage is not subject to reductions due to age. However, when you reach age 85, your coverage will end on the following January 1.

Contact Gina Turner, AG Financial Insurance Solutions for the amount of coverage available.

Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least one year on the date of death. This is subject to state variations.

Life Insurance Features and Benefits

Contact Gina Turner at AG Financial Insurance Solutions for additional information about features and benefits.

Waiver of Premium If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Life insurance may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled.

Accelerated Benefit If you become terminally ill, you may be eligible to receive up to 75 percent of your Life benefit to a maximum of \$500,000.

Conversion If your insurance ends or reduces, you may be eligible to convert your Life insurance to an individual life insurance policy without submitting proof of good health.

Travel Assistance¹ Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.

¹ This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in any state, except Oregon. For more information, visit standard.com/travel-info.

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The date you cease to be a member
- The date you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances, such as conversion of insurance, as described in the above section)
- The date the group policy, or the policyholder's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- **Class 1:** The date your spouse reaches age 85, Life insurance ends on the following January 1
- **Class 2 and Class 3:** The date you or your spouse reach age 85, Life insurance ends on the following January 1
- **Class 4:** The date you reach age 85, Life insurance ends on the following January 1

In addition to the above requirements, your Dependent Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

Life Coverage for your spouse and child(ren) ends five months after the date you die.

How to Enroll in Coverage

Class 1, Class 2 and Class 3:

To add or increase Dependent Life insurance for your spouse and/or child(ren), or increase your existing Life coverage, please complete an Enrollment and Change Form, print and return completed forms to the address listed below.

Coverage may be subject to evidence of insurability. Visit: myeoi.standard.com/646524 to complete the online medical history statement.

Class 4:

For your surviving spouse to elect Voluntary Life insurance for themselves and Dependents Life for their child(ren), they must complete, print and mail the Enrollment and Change Form and the Electronic Funds Transfer (EFT) Form to the address below.

Please return the completed forms to Gina Turner via fax 417.447.7475 or mail to:

Gina Turner
AG Financial Insurance Solutions
PO Box 10263
Springfield, MO 65808-0263

Coverage subject to evidence of insurability is not effective until approved by The Standard.

If you have additional questions, please contact Gina Turner, AG Financial Insurance Solutions, at 800.447.0446.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you may ask to receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Member Rates

If you elect Life insurance, your monthly rate for this plan is indicated in the table below.

Member's Age (as of last January 1)	Rate (Per \$1,000 of Total Coverage)
<25	\$0.086
25-29	\$0.100
30-34	\$0.113
35-39	\$0.129
40-44	\$0.158
45-49	\$0.230
50-54	\$0.351
55-59	\$0.750
60-64	\$0.880
65-69	\$1.900
70-74	\$2.640
75-79	\$4.550
80-85*	\$6.560

To calculate your monthly premium:

- Amount Elected:** Write this amount on your Enrollment and Change Form. Line 1: _____
- Line 1 divided by \$1,000 = Line 2. Line 2: _____
- Rate:** Select your rate from the table and enter it on Line 3. Line 3: _____
- Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

*Coverage terminates on the anniversary of the Group Policy Effective Date next following the attainment of age 85

Spouse Rates

If you elect Dependent Life insurance for your spouse, your monthly rate for this coverage is indicated in the table below.

Spouse's Age (as of last January 1)	Rate (Per \$1,000 of Total Coverage)
<25	\$0.086
25-29	\$0.100
30-34	\$0.113
35-39	\$0.129
40-44	\$0.158
45-49	\$0.230
50-54	\$0.351
55-59	\$0.750
60-64	\$0.880
65-69	\$1.900
70-74	\$2.640
75-79	\$4.550
80-85*	\$6.560

To calculate your monthly premium:

- Amount Elected:** Write your spouse's amount on your Enrollment and Change Form. Line 1: _____
- Line 1 divided by \$1,000 = Line 2. Line 2: _____
- Rate:** Select your spouse's rate from the table and enter it on Line 3. Line 3: _____
- Line 2 multiplied by Line 3 = Your spouse's monthly cost. Line 4: _____

*Coverage terminates on the anniversary of the Group Policy Effective Date next following the attainment of age 85

Child Rates

If you elect Dependents Life insurance for your eligible child(ren), your monthly rate for this coverage is indicated in the table below, regardless of the number of children covered.

Benefit Amount	Rate Per Member Per Month
\$2,500	\$0.40
\$5,000	\$0.50
\$7,500	\$1.50
\$10,000	\$2.00

Surviving Spouse & Dependent Child Life Rates

If your surviving spouse elects Dependents Life insurance for themselves and Dependent Life insurance for their eligible child(ren), regardless of the number of eligible children covered, the monthly premium rate for this coverage are indicated in the table below.

Spouse's Age (as of last January 1)	Monthly Premium for Spouse and Child(ren)
<70	\$5.00
70-74	\$6.95
75-79	\$11.95
80-85*	\$17.20

*Coverage terminates on the anniversary of the Group Policy Effective Date next following the attainment of age 85



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399