



**Standard Insurance Company**  
**Voluntary Life Coverage Highlights**  
General Council Of the Assemblies Of God

### Life Insurance (Policy No. 646524-A)

Life insurance can provide financial support for your family by covering daily expenses, maintaining their lifestyle, paying off debts and funding your children's education if you pass away. Standard Insurance Company created this document to explain the optional coverage available through the General Council Of The Assemblies Of God. For more information, please contact Gina Turner, AG Financial Insurance Solutions, at 800.447.0446.

### 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 646522-A, 646522-B, 646527-A, 646527-B or 646527-C
- You are not a member if your coverage terminated due to your age prior to Jan. 1, 2014, and a full-time member of the armed forces, unless you are a military chaplain

#### Class Definition

- **Class 1:** Credentialed missionaries and credentialed ministers insured under class 1 of the prior plan on Dec. 31, 2008
- **Class 2:** Credentialed missionaries and credentialed ministers insured under class 2 of the prior plan on Dec. 31, 2008
- **Class 3:** All other credentialed missionaries and credentialed ministers 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

You may elect or adjust your Life and Dependents Life insurance coverage within the guidelines shown below.

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	Member	Spouse	Child
Benefit Amount	\$5,000	None	\$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.
- 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. Visit the following link to complete and submit a Medical History Statement online: [myeoi.standard.com/646524](http://myeoi.standard.com/646524).
- The coverage amount for your spouse cannot exceed 100% of your Life coverage
- The coverage amount for your child(ren) cannot exceed 100% 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](http://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.

For more information, please contact Gina Turner, AG Financial Insurance Solutions, at 800.447.0446, 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% at age 75, by 65% at age 80, by 72.5 at age 85, by 80% at age 90, by 92.5% at age 95, and by 95% at age 100. However, when your spouse reaches age 85, coverage will end on the following Jan. 1.

**Class 2 and Class 3:** Under this plan, the date you or your spouse reach age 65, coverage reduces by 35%, but not to an amount below \$5,000, effective on the following Jan. 1. The date you or your spouse reach age 85, Life insurance ends on the following Jan. 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 Jan. 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**

For more information, please contact Gina Turner, AG Financial Insurance Solutions, about the features and benefits below.

<b>Waiver of Premium</b>	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.
<b>Accelerated Benefit</b>	If you become terminally ill, you may be eligible to receive up to 75% of your Life benefit to a maximum of \$500,000.
<b>Conversion</b>	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.
<b>Travel Assistance<sup>1</sup></b>	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.

<sup>1</sup> 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](http://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 Jan. 1
- **Class 2 and Class 3:** The date you or your spouse reach age 85, Life insurance ends on the following Jan. 1
- **Class 4:** The date you reach age 85, Life insurance ends on the following Jan. 1

In addition to the above requirements, your Dependents 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, 2 and 3:** To add a new dependent or increase Life insurance coverage for your spouse, child(ren) or yourself, please complete an Enrollment and Change Form. Print and submit the completed form to the address listed below.

Coverage may be subject to Evidence of Insurability. Visit the following link to complete and submit a Medical History Statement online: [myeoi.standard.com/646524](http://myeoi.standard.com/646524)

**Class 4:** For a surviving spouse to enroll in Voluntary Life insurance or add Dependents Life coverage for their child(ren), they must complete, print and mail the Enrollment and Change Form, along with the Electronic Funds Transfer (EFT) Form to the address below.

Please send the completed forms to Gina Turner via fax at 417.447.7475 or by mail to:

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

Coverage subject to Evidence of Insurability will not become effective until approved by The Standard. For further 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 Jan. 1)	Your Rate (Per \$1,000 of Total Coverage)
<25	\$0.099
25-29	\$0.115
30-34	\$0.130
35-39	\$0.148
40-44	\$0.182
45-49	\$0.265
50-54	\$0.404
55-59	\$0.863
60-64	\$1.012
65-69	\$2.185
70-74	\$3.036
75-79	\$5.233
80-85*	\$7.544

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 (Class 2 and 3 members only)

**Spouse Rates**

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

Spouse's Age (As of Last Jan. 1)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<25	\$0.099
25-29	\$0.115
30-34	\$0.130
35-39	\$0.148
40-44	\$0.182
45-49	\$0.265
50-54	\$0.404
55-59	\$0.863
60-64	\$1.012
65-69	\$2.185
70-74	\$3.036
75-79	\$5.233
80-85*	\$7.544

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 and Dependents Child Life Rates**

If your surviving spouse elects Voluntary Life insurance for themselves and Dependents Life insurance for their eligible child(ren), regardless of the number of eligible children covered, the monthly premium for this coverage is below.

Spouse's Age (As of Last Jan. 1)	Monthly Premium for Spouse and Child(ren)
<70	\$5.75
70–74	\$7.99
75–79	\$13.74
80–85*	\$19.78

\*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. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [standard.com](http://standard.com).

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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