Standard Insurance Company
General Council Of The Assemblies Of God
Group Policy #646527-A

Group Life Insurance

We can help provide for your family when you can't.

Group Life insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away.

Life insurance can help make things easier for the people you care about.

How much Life insurance do you need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

Life insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

This Life insurance coverage lets you take advantage of group rates. **Plan now to help your family cover future expenses, such as:**

- **Tuition**
- **Child Care**
- **Housing Costs**
- **Daily Living Expenses**

Life Insurance

How Much Can I Apply For?

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

The coverage amount for your spouse cannot exceed 100% of your Life coverage.[1]

The coverage amount for your child(ren) cannot exceed 100% of your Life coverage.[1]

Note: See the Eligibility Requirements section on page 5.

Class 1: Credentialed ministers and credentialed missionaries insured on Dec. 31, 2008 under class 1 of prior plan

Class 2: All other credentialed ministers and credentialed missionaries who are not included in class 1

Coverage for you, your spouse and your child(ren) are equal to an amount of life coverage under the prior plan as of Dec. 31, 2008. After that date, you can elect or change your coverage within these guidelines:

For You:
$10,000 – $500,000 in increments of $10,000

For Your Spouse:
$5,000 – $250,000 in increments of $5,000

For Your Children:
$2,500 – $10,000 in increments of $2,500

Class 3: Surviving spouses of deceased credentialed ministers and deceased credentialed missionaries

For You:
$5,000

For Your Children:
$2,000

What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

Class 2:

For You:
Up to $50,000

For Your Spouse:
Up to $10,000

For Your Children:
Up to $10,000

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions.

1 This limitation is waived for amounts in force under the prior plan on Dec. 31, 2008

How To Enroll In Coverage

Classes 1 and 2:
To add a dependent or increase your Voluntary Life or Dependents Life coverage, please complete the **Enrollment and Change Form**. Print and send the completed form to the address below.

Coverage may require Evidence of Insurability. If needed, submit your **Medical History Statement** online at: myeoi.standard.com/646527.

Class 3:
To enroll as a surviving spouse in Voluntary Life insurance or add Dependents Life coverage for your child(ren), complete an **Enrollment and Change Form**. Print and mail the form with the **Electronic Funds Transfer (EFT) Form** to the address below.

Submit completed forms to AGFinancial Insurance:
Fax: 417.447.7475
Mail: AGFinancial Insurance
PO Box 10263
Springfield, MO 65808-0263

Coverage that requires medical underwriting approval will not take effect until approved by The Standard.

Questions?

For questions about enrollment or your coverage, please contact AGFinancial Insurance at 800.447.0446.

Additional Features

Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75% of your Life benefit, to a maximum of $500,000.
Travel Assistance[1]	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.
Life Services Toolkit[2]	This service allows you and your beneficiaries access to online content for will preparation, identity theft support, and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.

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.

2 The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit standard.com/mytoolkit-info.

How Much Your Coverage Costs — Classes 1 and 2

Because this insurance is offered through General Council of The Assemblies Of God, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance.

For You:

How much your premium costs depends on your age and the benefit amount. Use the formula and rate table below to calculate the monthly premium for your Voluntary Life coverage.

For Your Spouse:

If you buy coverage for your spouse, your monthly rate is shown in the following table. Use the same formula to calculate the premium that you used for yourself, but use your spouse's age and your spouse's rate.

Use this formula to estimate your monthly premium payment:

______	÷ 1,000 =	______	x	______	=	______
Enter the amount of coverage you are requesting (see benefit amounts on page 2).				Enter your rate from the rate table.		This amount is an estimate of how much you would pay each month.

Age (As of Last Jan. 1)	Your Rate (Per $1,000 of Total Coverage)	Your Spouse's Rate (Per $1,000 of Total Coverage)
<25	$0.058	$0.058
25 – 29	$0.075	$0.075
30 – 34	$0.100	$0.100
35 – 39	$0.125	$0.125
40 – 44	$0.176	$0.176
45 – 49	$0.288	$0.288
50 – 54	$0.489	$0.489
55 – 5 9	$0.840	$0.840
60 – 64	$1.150	$1.150
65 – 69	$2.254	$2.254
70 – 74	$4.002	$4.002
75 – 79	$6.831	$6.831
80 – 85*	$9.844	$9.844

*Coverage terminates on the anniversary of the group policy effective date that follows the attainment of age 85.

Child Life Monthly Premiums**	
Coverage Amount	Premium
$2,500	$0.77
$5,000	$1.54
$7,500	$2.31
$10,000	$3.08

**Regardless of the number of eligible children covered.

How Much Life Insurance Do You Need?

After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Daily expenses
- Your child(ren)'s education
- Medical bills

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/life/needs.

How Much Your Coverage Costs — Class 3

For Your Surviving Dependents (Spouse and Children):

Your monthly premium is shown in the table, regardless of the number of eligible children covered.

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 that follows the attainment of age 85.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- A credentialed minister of General Council Of The Assemblies Of God insured who holds an active credential number
- A credentialed missionary in good standing who holds an active credential number
- A surviving spouse of a deceased credentialed minister or deceased credentialed missionary
- **Class 1:** Credentialed ministers and credentialed missionaries insured on Dec. 31, 2008 under class 1 of prior plan
- **Class 2:** All other credentialed ministers and credentialed missionaries who are not included in class 1

  Class 3: Surviving spouses of deceased credentialed ministers and deceased credentialed missionaries

Members insured under group policy numbers 646524-A, 646522-A, 646522-B, or full-time members of the armed forces of any country, (unless you are a military chaplain), are not eligible.

If you buy Life insurance for yourself, you may also buy Life coverage for your spouse and/or eligible child(ren). This is called Dependent Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

- Your child cannot be insured by more than one member.
- Your spouse or child(ren) must not be full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying more than 60 days after becoming eligible)
- Adding dependent coverage
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Submit a Medical History Statement for approval online at myeoi.standard.com/646527.

Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections
- Receive medical underwriting approval (if applicable)
- Apply for coverage and agree to pay premium

Contact AGFinancial Insurance at 800.447.0446 for further information about the applicable coverage effective date for your insurance, including Dependent Life insurance.

Age Reductions

Under this plan, your coverage amount reduces to 65% at age 65. Your coverage will not be reduced to less than $5,000. Coverage ends on the Jan. 1 that follows the date you reach age 85.

Your spouse's coverage amount reduces by your spouse's age to 65% at age 65. Your spouse's coverage will not be reduced to less than $5,000. Your spouse's coverage ends on the Jan 1. that follows the date your spouse reaches age 85.

If you or your spouse are age 65 or over, contact AGFinancial Insurance at 800.447.0446 for the amount of coverage available.

Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60
- Complete a waiting period of 180 days

If these conditions are met, your Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

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

Exclusions
Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least one year on the date of death.

When Your Insurance Ends
Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- 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
- The date you or your spouse reach age 85, Life insurance will end on the following Jan. 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 children ends 5 months after the date you die.

For more details on when your insurance ends, contact AGFinancial Insurance at 800.447.0446.

Group Insurance Certificate
If you become insured, contact AGFinancial Insurance at 800.447.0446 for 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, which may be amended retroactively in accordance with its terms. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

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.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, 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, GP899-LIFE, GP190-LIFE/A997/S399, GP411-LIFE, GP190-LIFE/S214

VL-646527-A
SI **20348** (6/26)