



Group Term Life Insurance

Employer-Paid and Voluntary/Supplemental

Adequate Life Insurance provides a strong foundation for your employee's financial plan. They want the security of knowing their loved ones are financially safe and you want the security of knowing that your contract insurance benefits precisely match your insurance policy. Our school district and other governmental employer experts can assist in matching your previous benefits.

Flexible Plan Features

- Retiree coverage
- Optional age-reduction schedules
- Flexible Waiver of Premium benefit durations
- Eligibility below 20 hours per week
- Seamless Waiver Service (If both your Group Term Life and Disability coverage through National Insurance Services is with the same insurance carrier, we handle all the paperwork for the waiver of premium payment.)

Optional Plan Enhancements

- Accidental Death & Dismemberment Insurance (Pays additional benefits if loss of life or limbs are a result of a covered accident.)
- Accelerated Life Benefit (Partial benefit may be paid while living when diagnosed with a Terminal Illness.)
- Educational Benefit (Employee's children may be eligible to receive benefits for education if the employee died as a result of a covered accident.)
- Portability (When employment ends, eligible employees may choose to continue insurance coverage.)

- Seat Belt & Airbag Benefit (A benefit may be paid if death is the result of an automobile accident and the employee was wearing a seatbelt and/or the automobile had an airbag.)
- Disappearance Benefit (If an employee disappears as a result of an accidental wrecking, sinking, or other disappearance in a transportation vehicle and s/he is not found within 365 days, the survivors may be entitled to a benefit.)

Voluntary/Supplemental

Voluntary/Supplemental Life Insurance allows employees to purchase coverage or additional coverage for themselves and their families through payroll deductions.

- Multiple plan design options.
- Benefit can be structured in flat amounts, multiples of salary, or increments.
- Minimum participation level requirements.
- Flexible Guarantee Issue limits.

This life insurance coverage includes exclusions, limitations, and terms under which the policy may be continued or discontinued. For complete details of the coverage, contact National Insurance Services.



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Madison National Life Insurance Company, Inc. is a Wisconsin Insurance Company and a Member of the IHC Group. The IHC Group is an insurance organization comprised of Independence Holding Company (NYSE:IHC) and its operating subsidiaries. The IHC Group has been providing life and health insurance solutions for over 30 years. For information about Madison National Life Insurance Company or the IHC Group, see www.ihcgroup.com.