



**ASSOCIATION OF THE
UNITED STATES ARMY**



GROUP TERM LIFE INSURANCE PLAN

As a member of the armed forces, you understand the importance of protection better than most. But have you taken the necessary steps to help protect your loved ones' financial future in case you pass away prematurely? With AUSA Group Term Life Insurance, you can rest easy knowing your family's quality of life can remain intact—even if you're no longer in the picture.

HOW MUCH COVERAGE CAN I REQUEST?

For standard issue coverage:¹

- Members and their spouses under age 65 can apply for \$160,000 to \$500,000* of coverage (in \$10,000 increments).
- Standard issue coverage requires full medical underwriting.

¹Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford. Depending on your age, the amount of coverage you request, and your answers on the application, a medical examination, medical test(s), or other evidence of good health may be required. Any exams/tests requested by the company will be conducted at your convenience and at no expense to you.

For simplified issue coverage:²

- Members and their spouses under age 65 can apply for \$10,000 to \$150,000* of coverage (in \$10,000 increments).
- Simplified issue coverage only requires you to answer a few medical questions.

²Acceptance into this plan is subject to medical evidence of insurability as determined by The Hartford, depending on your age, the amount of coverage you request, and your answers on the application.

*At age 70, the benefit amount will reduce to the lesser of \$20,000 or 50%; at age 75, the benefit amount will reduce to the lesser of \$10,000 or 50%.

WHO IS ELIGIBLE TO APPLY FOR COVERAGE?

For standard issue coverage:¹

AUSA members under age 65 who are full-time residents of the United States are eligible for coverage. Your coverage will terminate once you reach age 85.

Your spouse is also eligible for coverage, as long as they are under age 65, not legally separated or divorced from you, and reside in the U.S. Spouse coverage terminates at age 85.

If you and your spouse are both eligible members, only one may apply for coverage as a member, with the other applying as an eligible spouse.

Your dependent child(ren) are eligible for coverage as long as you or your eligible spouse are covered. You may request \$1,000 to \$10,000 of coverage (in \$500 increments) for your eligible dependent children. Your dependent children must be between ages 15 days and 19, or between ages 19 and 25 and in full-time attendance (at least 12 course credit hours per semester) at an

NEARLY 1 IN 3 U.S. FAMILIES

say they would face financial challenges within a month if the primary wage earner died.*

*"Life Insurance Awareness Month." LIMRA. September 2020.

accredited institution of learning. If the institution establishes full-time status in any other manner, We reserve the right to determine whether the student continues to qualify as a Dependent; or 3) age 19 or older and Disabled. Such children must have become Disabled before attaining age 19. You must submit proof, satisfactory to Us, of such children's Disability.

Disabled means such child is: 1) incapable of self-sustaining employment by reason of intellectual disability or physical handicap; and 2) primarily dependent upon You for financial support and maintenance.

LIVING (ACCELERATED) BENEFIT

With the living benefit, you or your spouse may request a portion of the death benefit while you're still living if you or your spouse is diagnosed with a Terminal Illness.*

- To qualify for this benefit, you must have a life expectancy or 12 months or less and be covered for at least \$10,000.
- The living benefit may only be exercised once.
- The minimum benefit is \$6,000 and the maximum benefit is \$250,000, not to exceed 60% of the covered person's benefit amount.

Example: If you're covered for \$100,000 and are Terminally Ill, you may request from \$6,000 to \$60,000 to be paid while you are living, instead of to your beneficiary upon death. However, if you receive \$6,000 now, you cannot request the additional \$54,000 in the future.

*You must request in writing that a portion of the Terminally Ill person's Amount of Life Insurance be paid as an Accelerated Benefit. Accelerated benefits may be taxable. These materials are not intended to provide tax, accounting or legal advice and cannot be relied upon for any such purpose. You should consult your own tax or legal counsel for advice. For residents of Texas: Accelerated benefits may affect your or your family's initial or continued eligibility for public assistance, such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI). We recommend that you consult with social service agencies with any questions regarding eligibility for public assistance.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFIT

With the AD&D benefit, you or your beneficiary may receive a portion of or your full selected benefit amount if you or your dependents sustain an injury in a covered accident. You will receive the injured person's amount, or a portion of the amount, of Principal Sum (\$10,000) as shown.

LOSSES COVERED	
FOR LOSS OF:	BENEFIT:
Life	Principal Sum
Both hands or both feet or sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
Speech and hearing in both ears	Principal Sum
Either hand or foot and sight of one eye	Principal Sum
Movement of both upper and lower limbs (quadriplegia)	Principal Sum
Movement of both lower limbs (paraplegia)	75% of Principal Sum
Movement of three limbs (triplegia)	75% of Principal Sum
Movement of the upper and lower limbs of one side of the body (hemiplegia)	50% Principal Sum
Either hand or foot	50% Principal Sum
Sight of one eye	50% Principal Sum
Speech or hearing in both ears	50% Principal Sum
Movement of one limb (uniplegia)	25% Principal Sum
Thumb and index finger of either hand	25% Principal Sum

Loss means with regard to:

- 1) hands and feet, actual severance through or above wrist or ankle joints;
- 2) sight, speech and hearing, entire and irrecoverable loss thereof;
- 3) thumb and index finger, actual severance through or above the metacarpophalangeal joints; or
- 4) movement, complete and irreversible paralysis of such limbs.

Injury means bodily injury resulting:

- 1) directly from an accident; and
- 2) independently of all other causes, which occurs while you or your dependents are covered under The Policy.

QUESTIONS? CALL 800.882.5707

Spouse & Child Education Benefit

With this benefit, your dependents may receive up to \$500 per year to cover educational expenses if you or your spouse experience a covered accident that results in a loss of life.

- Your dependents must be post-high school, full-time students enrolled in an accredited institution at the time of, or 365 days after, you or your spouse's death.
- Your spouse is also covered under this benefit should you lose your life in a covered accident. Your spouse may receive up to \$500 per year to help cover occupation training experiences within one year of your death. Spouse must enroll in occupational training within one year of the insured person's death, and the expenses must be incurred within two years. The benefit is only available for two years following the insured person's death.

Who Will Be My Beneficiary?

You may select any person, persons, trust, or other legal entity as your beneficiary and as your spouse's beneficiary. If you do not select a beneficiary, your benefits will be paid to the executors or administrators of your estate, your spouse, equal share to your children, or your parents, if no child survives you, in that order. You are the automatic beneficiary for your children's insurance.

When Will My Coverage Start?

Your AUSA Group Term Life Insurance policy will become effective on the first day of the month after your application has been approved and your first premium is received.

When Will My Coverage End?

Coverage for you and your eligible spouse will continue until age 85, as long as you pay your premiums when due, remain an active member of the Association of the United States Army, and the Master Policy remains in force. Your coverage will terminate on the premium due date coinciding with or next following your attainment of age 85, or when you cease to be eligible for coverage. Spouse coverage will terminate when they no longer meet the eligibility criteria. Dependent coverage ends when the member's coverage ends or they are no longer eligible per the policy. Eligible child coverage can continue until age 19 (or age 25 if a full-time student or age 19 and over if disabled).

MONTHLY RATES PER \$1000	
STANDARD AND SIMPLIFIED ISSUE GROUP TERM LIFE INSURANCE PLAN	
AGE	MEMBER & SPOUSE RATES
Under 24	\$0.06
25-29	\$0.07
30-34	\$0.10
35-39	\$0.12
40-44	\$0.17
45-49	\$0.23
50-54	\$0.36
55-59	\$0.63
60-64	\$1.01
65-69*	\$1.35
70-74*	\$2.03
75-79*	\$3.37
80-84*	\$5.77
Child Rate	\$1.21

*Premium rates for persons 65 or older are renewable only. At age 70, the benefit amount will reduce to the lesser of \$20,000 or 50%; at age 75, the benefit amount will reduce to the lesser of \$10,000 or 50%.

Rates and/or benefits may be changed on a class basis. Rates are based on the attained age of the Insured person and increase as you enter each new age category. You will be billed monthly.

QUESTIONS? CALL 800.882.5707

To Apply

To secure this coverage, complete the application and please provide all requested information—failure to do so could result in a delay of application processing.

Return your completed application to:

AUSA Group Insurance Program, 1200 E. Glen Ave.,
Peoria Heights, IL 61616-5348

30-DAY FREE LOOK

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it without claim within 30 days. Your coverage will be invalidated, and you will receive a full refund—no questions asked!

QUESTIONS? CALL 800.882.5707

Exclusions

If a covered person commits suicide within the first two years of coverage, the benefit payable is the premium paid to the date of death. During the two years following an increase in coverage, the benefit payable is the benefit in force prior to the increase plus premiums paid.

This policy does not cover any loss caused or contributed to by: 1) intentionally self-inflicted injury; 2) suicide or attempted suicide, whether sane or insane; 3) war or act of war, whether declared or not; 4) Injury sustained while on full-time active duty as a member of the armed forces (land, water, or air) of any country or international authority expect Reserve or National Guard Service. (We will refund the pro rata portion of any premium paid for You or Your Dependents while you or Your Dependents are in the armed forces on full-time active duty, for a period of two months or more. Written notice must be given to Us within 12 months of the date You or Your Dependents enter the armed forces.); 5) Injury sustained while on any aircraft expect a Civil or Public Aircraft, or Military Transport Aircraft; 6) Injury sustained while on any aircraft: a) as a pilot, crewmember or student pilot; b) as a flight instructor or examiner; c) if it is owned, operated, or leased by or on behalf of the Policyholder, or any Employer or organization whose eligible persons are covered under The Policy; or d) being used for tests, experimental purposes, stunt flying, racing or endurance tests; 7) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a Physician; 8) Injury sustained while riding or driving in a scheduled race or testing any Motor Vehicle on tracks, speedways, or proving grounds; 9) Injury sustained while committing or attempting to commit a felony; or 10) Injury sustained while Intoxicated.

Definitions

Loss means with regard to: 1) hands and feet, actual severance through or above wrist or ankle joints; 2) sight, speech and hearing, entire and irrecoverable loss thereof; 3) thumb and index finger, actual severance through or above the metacarpophalangeal joints; or 4) movement, complete and irreversible paralysis of such limbs.

Injury means bodily injury resulting: 1) directly from an accident; and 2) independently of all other causes, which occurs while you or your dependents are covered under The Policy. Loss resulting from: 1) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or 2) medical or surgical treatment of a sickness or disease; is not considered as resulting from Injury.

Intoxicated means: 1) the blood alcohol content; 2) the results of other means of testing blood alcohol level; or 3) the results of other means of testing other substance; that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Reserve or National Guard Service means You or Your Dependents are: 1) attending or en route to or from any active duty training of less than sixty (60) days; 2) attending or en route to or from a service school or any duration; 3) taking part in any authorized inactive duty or training; or 4) taking part as a unit member in a parade or exhibition authorized by official orders.

NOTICE OF INSURANCE INFORMATION PRACTICES

To properly underwrite and administer your application for insurance coverage, we must collect certain information concerning your insurability. You are our most important source of information, but we may also contact other sources such as medical professionals and institutions, employers, and other insurance companies. While all information regarding your insurability will be treated as confidential, in some situations, and in compliance with applicable law, we may disclose necessary items of information to third parties without your specific authorization.

Underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155.

The Hartford® is The Hartford Financial Services Group, Inc., and its subsidiaries, including issuing company Hartford Life and Accident Insurance Company.

This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy [or Master Policy AGL-1978] as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, [reduction of benefits] and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

Since coverage is issued without medical underwriting, the premium rate being charged includes an extra mortality risk charge.

Administered by:



Pearl Insurance
P.O. Box 3930
Peoria Heights, IL 61612-3930

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