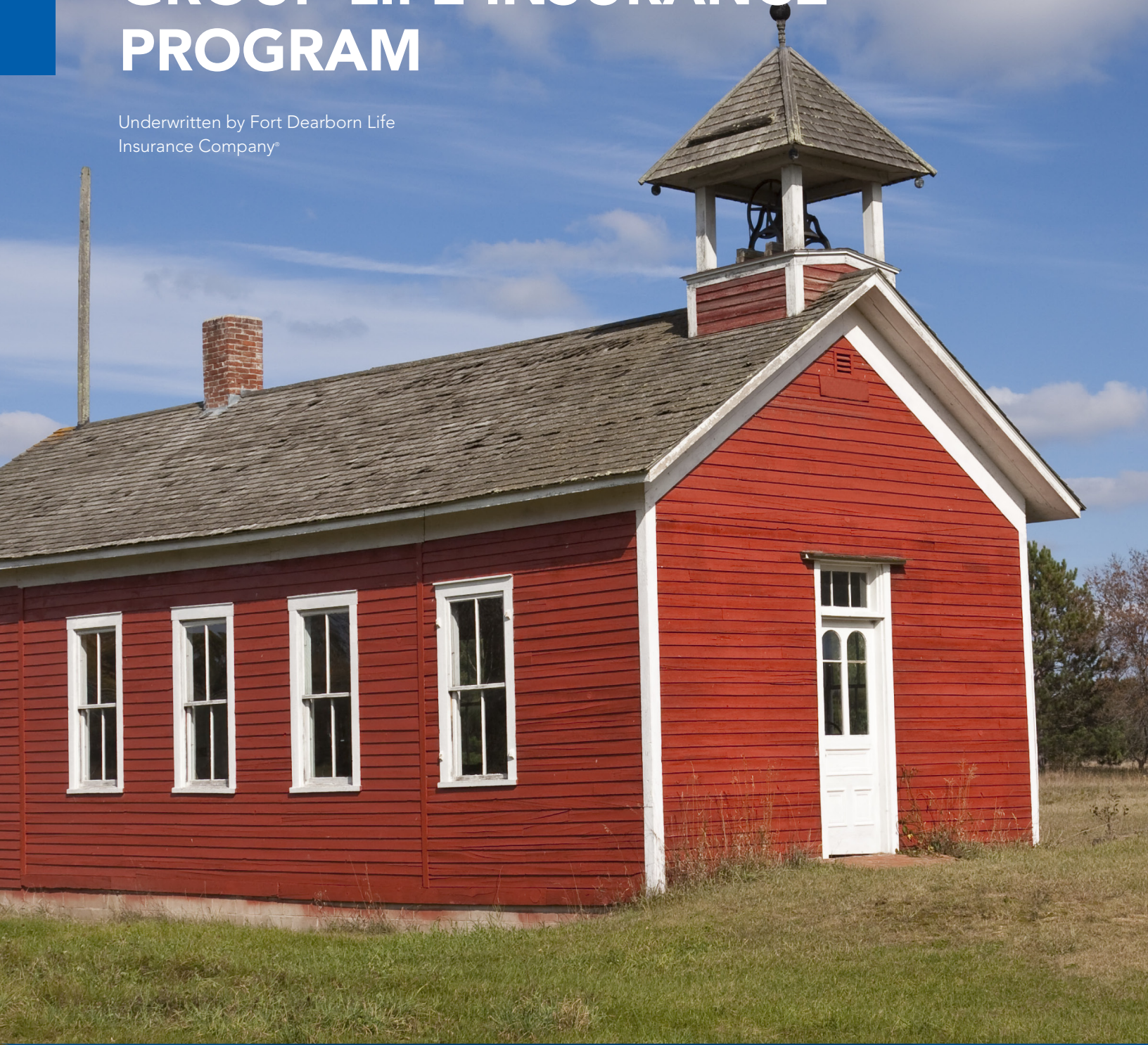


THE MISSOURI ASSOCIATION OF RURAL EDUCATION GROUP LIFE INSURANCE PROGRAM

Underwritten by Fort Dearborn Life
Insurance Company®



We are offering a group life insurance program designed especially for Missouri Association of Rural Education (MARE). These products allow employers and employees to purchase needed life insurance protection. Benefits offered include:

- ▲ Group Term Life and AD&D Insurance
- ▲ Dependent Life Insurance
- ▲ Voluntary Life and AD&D Insurance

As the employer, you have the option to offer group life insurance and AD&D insurance alone, or you may add dependent life and voluntary life insurance. With voluntary life insurance, employees have the option of choosing benefit levels that best suit their needs.

EMPLOYER-PAID GROUP TERM LIFE AND AD&D INSURANCE

Group Term Life Insurance: Group Term Life insurance benefits can be purchased in amounts from \$10,000 up to \$50,000 on a guaranteed issue basis. Subject to valid proof of loss, benefits are payable in the event of death at any time from any cause. Other amounts are available.

Accidental Death & Dismemberment: Accidental Death & Dismemberment (AD&D) insurance benefits are provided on a 24-hour basis in the event of accidental death, loss of limbs or eyesight. AD&D is only available in conjunction with Group Term Life Insurance and is equal to the Group Term Life amount. Exclusions and limitations apply—complete details are available in the policy.

Dependent Coverage: Employees with basic term life insurance may purchase coverage for their dependents. Dependent Life insurance, subject to valid proof of loss, benefits are payable in the event of the death of an insured dependent at any time from any cause. Dependents are defined as the employee's legal spouse and/or any unmarried children of the insured, whether natural or adopted, who are: 1) within the age limits as described in the group application; and 2) not in active military service.

As the employer, you elect the level of protection you wish to provide.

PRODUCT	BENEFIT	COST PER EMPLOYEE PER MONTH
Group Term Life/AD&D	\$10,000	\$1.20
	\$20,000	\$2.40
	\$30,000	\$3.60
	\$40,000	\$4.80
	\$50,000	\$6.00
Dependent Life	Spouse: \$5,000	\$2.00
	Children: \$2,000	

The above product(s) are available to your group.

Rates above are based on the assumption that a Supplemental Life plan is not in force. If a Supplemental Life plan is in force in combination with a basic life plan, we can provide a customized quote on all coverages matching current benefits and rates.

If the above criteria does not apply to your school system, please contact Dearborn National for a customized quotation based on your group's specific qualifications.



MARE GROUP LIFE PROGRAM EMPLOYEE-PAID VOLUNTARY BENEFITS

Our voluntary life insurance benefits are designed to allow your employees to purchase additional insurance protection for themselves and their family members at affordable group rates. Unexpected death can destroy a family's savings. You can choose to offer one of the following plans to help provide additional protection to your employees and their families.

VOLUNTARY LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

VOLUNTARY LIFE

Available to employees and spouses in \$10,000 increments to a maximum of \$500,000

Waiver of Premium included

Accelerated Death Benefit included

Full conversion privilege included

One year suicide exclusion

Guarantee Issue is available to groups with 6 or more employees who meet a 25% participation requirement. Groups of < 50 lives

- Guarantee Issue maximum is \$50,000

Groups of 50 + lives

- Guarantee Issue maximum is \$100,000
- Ask for details

Portability Option allows a covered employee and/or spouse and dependent children to continue group life insurance at affordable rates if life insurance terminates.

VOLUNTARY AD&D

Provides 24-hour coverage for accidental loss of life, limbs, sight, speech or hearing.

Benefit amounts available in \$10,000 increments to a maximum of \$500,000.

Two plans are available: The Individual Plan –employees choose a benefit amount in increments of \$10,000. The Family Plan – insures employee's spouse and/or dependent children. Spouse benefit is equal to 50% of employee's benefit. Each child is covered for 10% of the employee's benefit amount.

Seat Belt/Air Bag benefit pays an additional benefit up to \$25,000 if a covered employee dies in an automobile accident while wearing a seat belt. An additional \$5,000 is paid if the automobile was equipped with a manufacturer installed air bag and the covered employee was wearing a seat belt.

Education benefit provides additional benefits to insured dependents for incurred educational expenses if a covered employee dies as a result of a covered accident.

Common disaster benefit doubles the spouse benefit if a covered employee and spouse both die as a result of the same covered accident.

Repatriation benefit pays up to \$5,000 for the preparation and transportation of a covered employee's body if accidental death of that employee occurs at least 75 miles from his or her residence.

SAMPLE AMOUNTS AND MONTHLY PREMIUMS FOR VOLUNTARY LIFE INSURANCE FOR EMPLOYEES OR SPOUSES*

	< 30	30 - 34	35 - 39	40 - 44	45 - 49	50 - 54	55 - 59
\$10,000	\$0.60	\$0.80	\$1.00	\$1.60	\$2.30	\$3.90	\$6.80
\$20,000	\$1.20	\$1.60	\$2.00	\$3.20	\$4.60	\$7.80	\$13.60
\$40,000	\$2.40	\$3.20	\$4.00	\$6.40	\$9.20	\$15.60	\$27.20
\$60,000	\$3.60	\$4.80	\$6.00	\$9.60	\$13.80	\$23.40	\$40.80
\$80,000	\$4.80	\$6.40	\$8.00	\$12.80	\$18.40	\$31.20	\$54.40
\$100,000	\$6.00	\$7.00	\$8.00	\$16.00	\$23.00	\$39.00	\$68.00

Monthly Voluntary AD&D Premium Rates: Individual Plan: \$.05 per \$1,000 Family Plan: \$.08 per \$1,000

Monthly Voluntary Dependent Child Life Rates: \$1.00 for \$5,000 benefit, or \$2.00 for \$10,000 death benefit.

* Above rates assume employer agreement to guaranteed enrollment meeting. If enrollment meeting is not guaranteed, rates may be higher.

DEARBORN NATIONAL'S MATCHING/TAKEOVER STRATEGY FOR VOLUNTARY LIFE INSURANCE

The Matching/Takeover Strategy is one of many successful marketing programs that we offer. This program has been designed for Employers to easily transition coverage from a current carrier to Dearborn National. Through this strategy, employers can:

- ▲ Maintain current payroll deductions
- ▲ Grandfather current amount of coverage

ADDITIONAL FEATURES AND BENEFITS

Online Evidence of Insurability

Allows your employees to complete the EOI application online in a secure portal from any computer.

Benefits Manager Online

Dearborn National's online administration of your employee benefit plan, includes:

- ▲ Eligibility Maintenance
- ▲ Billing
- ▲ Policy Documents
- ▲ Online Claim Reports
- ▲ Online Evidence of Insurability Status Reports

Travel Resource Services

24 hour services that can help an employee access emergency assistance when traveling more than 100 miles from home at no additional cost:

- ▲ Medical Monitoring
- ▲ Medical Evacuation/Return Home
- ▲ Traveling Companion Assistance
- ▲ Dependent Children Assistance
- ▲ Visit by Family Member/Friend
- ▲ Return of Mortal Remains
- ▲ Replacement of Medication and Eyeglasses
- ▲ Emergency Message Relay
- ▲ Emergency Travel Arrangements
- ▲ Emergency Cash
- ▲ Locating Lost or Stolen Items
- ▲ Legal Assistance/Bail
- ▲ Interpretation/Translation
- ▲ Pre-Trip Information

BILLING OPTIONS

Depending upon the billing method you choose, you will receive a variety of value-added services through our Benefits Manager portal located on our Web site.

▲ LIST BILLING

Enrollment additions and deletions are managed by us and your bill is presented with individual enrollment information in paper form.

▲ WEB BILLING

We provide all initial enrollment details through our Web site, which an employer can use to manage additions, changes and terminations.

