

What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica and may change upon reaching certain ages, according to contract terms, and are subject to change. Volumes and benefit amounts shown may be subject to reductions due to age.
- **Enroll timely for guaranteed issue coverage.** You may be eligible for coverage without having to answer any health questions if you enroll during the initial enrollment period when benefits are first offered by OneAmerica®, or if you enroll as a newly hired employee within 31 days after any applicable waiting period.
- **Enrolling later requires approval.** If you decline coverage now, you will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting. If you decide to enroll later, you will need to submit a Statement of Insurability form for review. OneAmerica will then decide to approve or deny your coverage based on your health history. You may not be approved for any type of coverage at a later date if you have any current or future medical conditions.

What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit www.employeebenefits.aul.com to find the Notices and Limitations, G-14320 (05 Prudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.
- **Submit your enrollment form.** Please return your completed enrollment form to your employer.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.



Protecting Your Loved Ones — No Matter What

“Will my loved ones be OK when I’m gone?” It’s a difficult question to ask yourself, but an important one all the same.

If you were to pass away unexpectedly, how would your loved ones cope financially? Would they be taken care of? Or would they find themselves struggling to make ends meet while still in the midst of their grief?

A Growing Gap for Families

Across the country, American families face a growing insurance gap. In early 2020, 46% of U.S. adult consumers didn’t own life insurance.¹ Yet, 44% also stated that their families would begin to feel the financial effects within six months of a primary wage earner passing away — and 28% would do so within just a month.¹

But life insurance isn’t just about protecting your loved ones in the short term. It can also be a way of providing for them for decades to come, by keeping them on track for their long-term goals, whether they be college education, home ownership or even retirement.

1. Source: <https://lifehappens.org/blog/is-life-insurance-tomorrows-problem-findings-from-the-2020-insurance-barometer-study/> June 16, 2020.

46%

of U.S. adult consumers don’t own life insurance.

44%

state that their families would begin to feel the financial effects within six months of a primary wage earner passing away.

To learn more, or if you have questions about the life insurance options available through your employer, contact your human resources department today.

Why Purchase Term Life Insurance?

- Group rates provide affordable coverage
- Premium payments are easily made through payroll deduction
- In some cases, you can purchase coverage for your spouse and/or dependent children
- You may be able to take your coverage with you in the event you leave your employer

How Much Do You Need?

Everyone's circumstances are different. The amount of life insurance that's appropriate for yours will depend on factors such as age, current finances and the financial needs of your loved ones. That's why it's important to start the conversation now, both with the people closest to you and with a financial professional who can help guide you down a positive path.

*Nobody knows what the future holds.
That's why preparation is so critical.
By taking steps now to secure term
life insurance coverage, you and those
who mean the most to you will have
the peace of mind that comes with
knowing that yes, they will be OK, no
matter what tomorrow brings.*

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not available in all states or may vary by state.

What you need to know about your Basic Life and AD&D Benefits

Guaranteed Issue: Employee: \$20,000

Accidental Death and Dismemberment (AD&D): Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

Accelerated Life Benefit: If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

Reductions: Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule.

Age:	65	70
Reduces To:	65%	50%

Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is \$20,000.

Coverage is provided at no cost to you.

OneAmerica® is the marketing name for the companies of OneAmerica.

What you need to know about your Voluntary Term Life and AD&D Benefits

- Flexible Options:** Employee: \$10,000 to \$500,000, in \$1,000 increments, not to exceed 5 times your annual salary
Spouse under age 70: \$5,000 to \$250,000, in \$500 increments, not to exceed 50% of the employee's amount
- Guaranteed Issue:** Employee: \$175,000 Spouse: \$30,000 Child: \$10,000
- Dependent Life Coverage:** Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).
- Accidental Death and Dismemberment (AD&D):** Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.
- Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.
- Guaranteed Increase In Benefit:** You may be eligible to increase your coverage annually until you reach your maximum amount without providing evidence of insurability.
- Reductions:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	70
Reduces To:	50%

Payroll Deduction Illustration: 2 Times Per Month Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$.30	\$.30	\$.33	\$.38	\$.48	\$.66	\$.98	\$ 1.48	\$ 2.16	\$ 2.90	\$ 4.49	\$ 7.52	\$ 22.07
\$20,000	\$.59	\$.59	\$.64	\$.74	\$.95	\$ 1.31	\$ 1.94	\$ 2.94	\$ 4.31	\$ 5.78	\$ 8.96	\$ 15.02	\$ 44.12
\$30,000	\$.89	\$.89	\$.97	\$ 1.12	\$ 1.43	\$ 1.97	\$ 2.92	\$ 4.42	\$ 6.47	\$ 8.68	\$ 13.45	\$ 22.54	\$ 66.19
\$40,000	\$ 1.18	\$ 1.18	\$ 1.28	\$ 1.48	\$ 1.90	\$ 2.62	\$ 3.88	\$ 5.88	\$ 8.62	\$ 11.56	\$ 17.92	\$ 30.04	\$ 88.24
\$50,000	\$ 1.48	\$ 1.48	\$ 1.61	\$ 1.86	\$ 2.38	\$ 3.28	\$ 4.86	\$ 7.36	\$ 10.78	\$ 14.46	\$ 22.41	\$ 37.56	\$ 110.31
\$75,000	\$ 2.22	\$ 2.22	\$ 2.41	\$ 2.78	\$ 3.57	\$ 4.92	\$ 7.28	\$ 11.03	\$ 16.17	\$ 21.68	\$ 33.61	\$ 56.33	\$ 165.46
\$100,000	\$ 2.95	\$ 2.95	\$ 3.20	\$ 3.70	\$ 4.75	\$ 6.55	\$ 9.70	\$ 14.70	\$ 21.55	\$ 28.90	\$ 44.80	\$ 75.10	\$ 220.60
\$125,000	\$ 3.70	\$ 3.70	\$ 4.01	\$ 4.64	\$ 5.95	\$ 8.20	\$ 12.14	\$ 18.39	\$ 26.95	\$ 36.14	\$ 56.01	\$ 93.89	\$ 275.76
\$150,000	\$ 4.43	\$ 4.43	\$ 4.81	\$ 5.56	\$ 7.13	\$ 9.83	\$ 14.56	\$ 22.06	\$ 32.33	\$ 43.36	\$ 67.21	\$ 112.66	\$ 330.91
\$175,000	\$ 5.17	\$ 5.17	\$ 5.61	\$ 6.48	\$ 8.32	\$ 11.47	\$ 16.98	\$ 25.73	\$ 37.72	\$ 50.58	\$ 78.41	\$ 131.43	\$ 386.06

Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	\$.16	\$.16	\$.17	\$.20	\$.25	\$.34	\$.50	\$.75	\$ 1.09	\$ 1.46	\$ 2.25	\$ 2.25	\$ 2.25
\$10,000	\$.30	\$.30	\$.33	\$.38	\$.48	\$.66	\$.98	\$ 1.48	\$ 2.16	\$ 2.90	\$ 4.49	\$ 4.49	\$ 4.49
\$15,000	\$.45	\$.45	\$.49	\$.56	\$.72	\$.99	\$ 1.46	\$ 2.21	\$ 3.24	\$ 4.34	\$ 6.73	\$ 6.73	\$ 6.73
\$25,000	\$.75	\$.75	\$.81	\$.94	\$ 1.20	\$ 1.65	\$ 2.44	\$ 3.69	\$ 5.40	\$ 7.24	\$ 11.21	\$ 11.21	\$ 11.21
\$30,000	\$.89	\$.89	\$.97	\$ 1.12	\$ 1.43	\$ 1.97	\$ 2.92	\$ 4.42	\$ 6.47	\$ 8.68	\$ 13.45	\$ 13.45	\$ 13.45

Child Options

Life & AD&D	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
Option 1:	\$2,500	\$1,000	\$0.32
Option 2:	\$5,000	\$1,000	\$0.63
Option 3:	\$7,500	\$1,000	\$0.95
Option 4:	\$10,000	\$1,000	\$1.27

Note: Employee and Spouse premiums are based on your age as of 07/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica® is the marketing name for the companies of OneAmerica.

Group Enrollment Form

American United Life Insurance Company®
a ONEAMERICA® company
One American Square, P.O. Box 6123
Indianapolis, IN 46206-6123
(800) 553-5318
www.employeebenefits.aul.com



Applicant's Full Legal Name:			Employment Status: <input type="checkbox"/> Active <input type="checkbox"/> Retired		
Applicant's Social Security Number:	Date of Birth:	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Applicant's State of Residence:	Applicant's Residential Zip Code:	Employer: Aires, LLC			
Applicant's Telephone Number: (normal business hours): () -	Applicant's E-mail Address:			Employed Full-Time: <input type="checkbox"/> Yes <input type="checkbox"/> No	
			Are you authorized to work and reside in the US? <input type="checkbox"/> Yes <input type="checkbox"/> No		

COVERAGE BEING APPLIED FOR: Apply for or decline each coverage listed below. Not checking a box or boxes will be considered a declination of that coverage.

Benefit Amount / Option Requested

Basic Term Life & AD&D	<input checked="" type="checkbox"/> Elect	
Employee Voluntary Term Life & AD&D	<input type="checkbox"/> \$ _____	<input type="checkbox"/> Decline
Spouse Voluntary Term Life & AD&D	<input type="checkbox"/> \$ _____	<input type="checkbox"/> Decline
Child Voluntary Term Life & AD&D	Option _____ <input type="checkbox"/> Elect	<input type="checkbox"/> Decline

*If spouse is included in dependent coverage: Name _____ Date of birth _____.

For AUL Term Life Coverages, identify your Beneficiary Designation to ensure proceeds can be paid according to your wishes.

Name of Primary Beneficiary:	Percentage:	Relationship:	SSN/Date of Birth:
Name of Contingent Beneficiary:	Percentage:	Relationship:	SSN/Date of Birth:

If you live in a community property state you will need to obtain the signature of your spouse if your spouse will not be named as a primary beneficiary. Community property states currently include: AZ, CA, ID, LA, NV, NM, TX, WA, and WI.

- I hereby apply for the requested group life and/or disability insurance coverage for which I and my dependents, if any, are eligible and available under AUL's policy. I understand receipt of any coverage greater than the guaranteed issue amount or application for coverage after the approved enrollment period first requires medical underwriting and written approval by AUL.
- I authorize my employer to deduct from my wages the amount of premium required for the amount of coverage approved by AUL, including any premium increases due to age bracket or salary changes when applicable. Premium payments greater than the amount of premium owed will not result in additional coverage under AUL's policy.
- The undersigned represents any information or documents provided to AUL by the undersigned prior to and after the date of the application for insurance and the facts and other matters contained in the foregoing are true and accurate to the best of the undersigned's knowledge and belief.

The undersigned understands and agrees 1. any insurance coverage or benefit are contingent upon any statements made to AUL as being complete and correct and 2. benefits under any group life or disability insurance policy will be paid only if AUL or its third party administrator decides in its discretion the applicant is entitled to them. The undersigned have read, understand, and retained the notices, limitations, and exclusions for his/her records.

- Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

Signature of Applicant: _____ **Date:** _____

In Community Property States, Spouse Signature: _____ Date: _____

MUST BE COMPLETED BY THE EMPLOYER	Group Policy #:	Class # :	Employer:	Occupation:	Employer's State:
	00621306-0000-000		Aires, LLC		AZ
	Salary: _____ Mode: [] Hourly [] Weekly [] Bi-Weekly [] Semi-Monthly [] Monthly [] Annually				Date Hired
	F/T Requirements (hours, days, weeks, etc.):				Full Time:

Aires, LLC
Basic Life Benefit Summary
Class 1 - All Eligible Full-Time Employees

Full-time Employee Requirement	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Life Amount	\$20,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$20,000
Guaranteed Issue Amount	\$20,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 65. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule**Loss**

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the Policy will prevail.

Aires, LLC
Basic Life Benefit Summary
Class 2 - All Eligible Variable Employees

Full-time Employee Requirement	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Life Amount	\$20,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$20,000
Guaranteed Issue Amount	\$20,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 65. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule**Loss**

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Aires, LLC

Basic Life Benefit Summary

Class 3 - All Eligible Reinstated Variable Hour Employees Who Have Been Continuously Employed & Have Previously Served The

14-Mo Waiting Period

Full-time Employee Requirement

An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

Life Amount

\$20,000

Accidental Death & Dismemberment (AD&D) Principal Sum Amount

\$20,000

Guaranteed Issue Amount

\$20,000

Reduction Schedule

The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 65. See Certificate for further benefit reductions due to age.

Accelerated Life Benefit

The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.

Waiver of Premium

AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion	If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.
Accidental Death & Dismemberment	While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.
Loss Schedule	<p>Loss</p> <p>Life [AD&D Principal Sum]</p> <p>Both hands or both feet or sight of both eyes [AD&D Principal Sum]</p> <p>Speech and hearing [AD&D Principal Sum]</p> <p>One hand and one foot [AD&D Principal Sum]</p> <p>One hand and sight of one eye [AD&D Principal Sum]</p> <p>One foot and sight of one eye [AD&D Principal Sum]</p> <p>Sight of one eye [Half of AD&D Principal Sum]</p> <p>One hand or one foot [Half of AD&D Principal Sum]</p> <p>Speech or hearing [Half of AD&D Principal Sum]</p> <p>Thumb and index finger [Quarter of AD&D Principal Sum]</p> <p>Conditions</p> <p>Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]</p> <p>Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]</p> <p>Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]</p> <p>Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]</p> <p>Severe Burns [AD&D Principal Sum]</p> <p>The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.</p>
Benefit Features Offered for Basic Term Life and AD&D	<p>Seat Belt</p> <p>Air Bag</p> <p>Exposure</p> <p>Disappearance</p> <p>Repatriation</p> <p>Child Higher Education</p> <p>Child Care</p>

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Aires, LLC
Voluntary Life Benefit Summary
Class 1 - All Eligible Full-Time Employees

Full-time Employee Requirement	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Life Amount	A flat amount in \$1,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 5 times your annual base salary, rounded to the next higher \$10,000.
Guaranteed Issue Amount	\$175,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	A flat amount in \$1,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 5 times your annual base salary, rounded to the next higher \$10,000.
Definition of Earnings	As defined by your contract: The amount of coverage will be based upon earnings as last reported in writing to and approved by AUL. In no event will the amount of earnings used to calculate benefits under the AUL contract exceed the lesser of the amount approved by AUL, amount shown in the Employer's payroll records, or for which premium has been paid.
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 50% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 12 months, and submits proof of Total Disability.
Conversion	If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her policy. The Employee can refer to his or her Certificate for specific details of this provision.
Portability	You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.

Guaranteed Increase Benefit (GIB)

If eligible, you may apply for an additional amount of coverage offered by AUL at each approved scheduled enrollment period without providing Evidence of Insurability. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

Life Event Benefit (LEB)

If eligible and a qualifying Life event has occurred, you may apply for an additional amount of coverage. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

**Accidental Death &
Dismemberment (AD&D)**

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule**Loss**

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

**Voluntary Dependent Term Life
and AD&D****Plan 1**

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$2,500

Dependent Child - live birth to 6 months \$1,000

Plan 2

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$5,000

Dependent Child - live birth to 6 months \$1,000

Plan 3

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$7,500

Dependent Child - live birth to 6 months \$1,000

Plan 4

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$10,000

Dependent Child - live birth to 6 months \$1,000

*Age and definition of Child(ren) may vary by state.

Benefit Features Offered for Voluntary Term Life and AD&D

Seat Belt

Air Bag

Repatriation

Spouse/Child Higher Education

Disappearance

Exposure

Spouse/Child Care

Dependent Spouse Accelerated Life Benefit (ALB)

This information is provided as a Benefit Outline. It is not a part of the insurance policy and does not change or extend American United Life Insurance Company's® liability under the group Policy. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the group Policy, the Policy will prevail.

Aires, LLC
Voluntary Life Benefit Summary
Class 2 - All Eligible Variable Employees

Full-time Employee Requirement	An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.
Life Amount	A flat amount in \$1,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 5 times your annual base salary, rounded to the next higher \$10,000.
Guaranteed Issue Amount	\$175,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	A flat amount in \$1,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 5 times your annual base salary, rounded to the next higher \$10,000.
Definition of Earnings	As defined by your contract: The amount of coverage will be based upon earnings as last reported in writing to and approved by AUL. In no event will the amount of earnings used to calculate benefits under the AUL contract exceed the lesser of the amount approved by AUL, amount shown in the Employer's payroll records, or for which premium has been paid.
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 50% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 12 months, and submits proof of Total Disability.
Conversion	If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her policy. The Employee can refer to his or her Certificate for specific details of this provision.
Portability	You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.

Guaranteed Increase Benefit (GIB)

If eligible, you may apply for an additional amount of coverage offered by AUL at each approved scheduled enrollment period without providing Evidence of Insurability. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

Life Event Benefit (LEB)

If eligible and a qualifying Life event has occurred, you may apply for an additional amount of coverage. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

**Accidental Death &
Dismemberment (AD&D)**

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule**Loss**

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

**Voluntary Dependent Term Life
and AD&D****Plan 1**

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$2,500

Dependent Child - live birth to 6 months \$1,000

Plan 2

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$5,000

Dependent Child - live birth to 6 months \$1,000

Plan 3

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$7,500

Dependent Child - live birth to 6 months \$1,000

Plan 4

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$10,000

Dependent Child - live birth to 6 months \$1,000

*Age and definition of Child(ren) may vary by state.

Benefit Features Offered for Voluntary Term Life and AD&D

Seat Belt

Air Bag

Repatriation

Spouse/Child Higher Education

Disappearance

Exposure

Spouse/Child Care

Dependent Spouse Accelerated Life Benefit (ALB)

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Aires, LLC**Voluntary Life Benefit Summary****Class 3 - All Eligible Reinstated Variable Hour Employees Who Have
Been Continuously Employed & Have Previously Served The****14-Mo Waiting Period****Full-time Employee Requirement**

An eligible employee is a full-time permanent employee authorized to work and reside in the United States. Eligible employees must work 30 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time active work.

Life Amount

A flat amount in \$1,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 5 times your annual base salary, rounded to the next higher \$10,000.

Guaranteed Issue Amount

\$175,000

**Accidental Death & Dismemberment
(AD&D) Principal Sum Amount**

A flat amount in \$1,000 increments with a Minimum of \$10,000 and a Maximum of \$500,000 not to exceed 5 times your annual base salary, rounded to the next higher \$10,000.

Definition of Earnings

As defined by your contract: The amount of coverage will be based upon earnings as last reported in writing to and approved by AUL. In no event will the amount of earnings used to calculate benefits under the AUL contract exceed the lesser of the amount approved by AUL, amount shown in the Employer's payroll records, or for which premium has been paid.

Reduction Schedule

The Life Amount and AD&D Principal Sum will reduce to 50% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.

Accelerated Life Benefit

The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.

Waiver of Premium

AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 12 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her policy. The Employee can refer to his or her Certificate for specific details of this provision.

Portability

You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time.

Guaranteed Increase Benefit (GIB)

If eligible, you may apply for an additional amount of coverage offered by AUL at each approved scheduled enrollment period without providing Evidence of Insurability. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

Life Event Benefit (LEB)

If eligible and a qualifying Life event has occurred, you may apply for an additional amount of coverage. The amount of coverage after the increase can not be greater than the maximum amount of coverage available.

**Accidental Death &
Dismemberment (AD&D)**

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule**Loss**

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

**Voluntary Dependent Term Life
and AD&D****Plan 1**

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$2,500

Dependent Child - live birth to 6 months \$1,000

Plan 2

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$5,000

Dependent Child - live birth to 6 months \$1,000

Plan 3

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$7,500

Dependent Child - live birth to 6 months \$1,000

Plan 4

Employee's Spouse Under age 70 - A flat amount in \$500 increments with a Minimum of \$5,000 and a Maximum of \$250,000 not to exceed 50% of your Life amount. The spouse Guaranteed Issue amount is \$30,000.

Dependent Child* - 6 months to age 26 \$10,000

Dependent Child - live birth to 6 months \$1,000

*Age and definition of Child(ren) may vary by state.

Benefit Features Offered for Voluntary Term Life and AD&D

Seat Belt

Air Bag

Repatriation

Spouse/Child Higher Education

Disappearance

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Spouse/Child Care

Dependent Spouse Accelerated Life Benefit (ALB)

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