

**Information required for a quotation:**

- Company Name and Location
- Nature of Business (SIC Code)
- Census— male/female, date of birth and earnings, if a % benefit it chosen
- Benefit Plan Design
- If duplication of an existing plan is being requested, please provide the following: Present plan and rates, Present carrier, Experience (groups of 500 lives or greater)

For a quotation, please forward this information to either of our offices.

**Other Products NorthWind,LLC offers:**

- Medical Stop-Loss
- Fully Insured Rx Programs
- Business Travel Accident Coverage
- International Medical Protection
- Expatriate Medical Coverage

**Philadelphia ♦ Chicago**

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*Underwritten By:*



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*Group Life &  
AD&D*



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*Is your company headed  
in the right direction?*

[www.northwindllc.com](http://www.northwindllc.com)

# Group Term Life

## For the Employer

Premium paid is generally a business deduction. Enhances competitive position in hiring new employees and retaining present employees. Stand-alone Life contract is usually less expensive than coverage provided with medical coverage.

## For the Employee

Provides security and piece of mind. Coverage available, regardless of age. Employer paid premium generally not considered taxable income for benefits up to \$50,000. Benefits paid to employee's beneficiary usually are tax exempt. Benefits usually provided on a non-medical basis.

## Flexible Plan Design

Available to Groups of 10 or more, Fidelity Security Life offers employers a choice of coverage amounts that can be designed specifically for their needs. Benefit schedules can be a flat amount, a percent of earnings, or a combination of the two. In most instances, all coverage is "guaranteed issue".

## Age Reductions

Our standard reduction schedule for Life and Accidental Death & Dismemberment coverage is 35% of the original amount at age 65 and 50% of the original amount at age 70. Benefits typically terminate at retirement. Other reduction schedules are available to meet your clients current plan design.

## Waiver of Premium Benefit

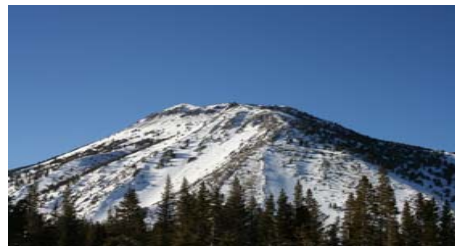
If an "employee" becomes Totally Disabled prior to reaching age 60, and remains Totally Disabled for at least 180 consecutive days, coverage continues while that person is disabled and ceases when the disability ends (or when the Insured reaches the specified age for termination of an active employee's Life coverage, not to exceed age 65.)

## Accelerated Death Benefit

Accelerated Death Benefit \*rider is available on Fidelity Security Life's Group Term Life plan. This product feature provides a benefit of up to 50% of the employees Life Insurance Principal Sum, to a maximum benefit of \$100,000. \*This rider is not approved in all states, Contact the plan administrator for details.

## Conversion Privilege

If an individual should have part or all of their coverage terminated, the individual may apply to convert the insurance to an individual policy, subject to the terms of the Group Policy. If application is made within 31 days of termination, no evidence of insurability will be required.



## Optional Coverage

### Supplemental Life Coverage

Available to groups of 25 or more, Supplemental Life provides employees an opportunity to purchase additional Life Insurance at reduced rates. Schedule of Benefits, participation requirements and guaranteed issue limits are designed specifically for each group.

### Accidental Death & Dismemberment

An amount equal to the Basic Life benefit, unless requested differently, will be paid should death or certain dismemberment occur within 365 days following accidental bodily injury. For all dismemberment, the actual amount payable is based on the severity of the loss.

This coverage is in effect 24 hours a day. Exclusions for AD&D are due to war or acts of war, suicide or intentionally self-inflicted injuries, commission of a felony and bodily or mental infirmities or disease.

### Dependent Life Insurance

Dependent Life coverage is available with a number of different schedules and benefit amounts. Under this coverage, the employees have the option of providing coverage on a spouse and any unmarried children under the age of 19, for full time students the age is 24.

*This is not a certificate of insurance, but a brief description only. The Group Policy alone determines all right and benefits. Fidelity Security Life Insurance Company reserves the right to withdraw this offer at any time.*

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