

VOLUNTARY EMPLOYEE **benefits**

by Shelter Life Insurance Company – Columbia, Missouri

Dear Business Owner:

Small business owners face many unique challenges every day. Shelter Life Insurance Company recognizes that Employee Benefits can be one of those challenges.

The Shelter Life Insurance Company has listened to what small business owners have been asking for and we are excited to present a benefits solution for you!

The **Shelter Life Insurance Company Voluntary Employee Benefits Program** offers additional benefits for your employees and their family members with no enrollment periods and more importantly, **no cost to you**.

What makes the Shelter Life Insurance Company Voluntary Employee Benefits Program different than traditional group life insurance is that your employees will **own** their life insurance policy. Employee payments can be payroll deducted and enrollment is easy.

Our program offers three different policy options for your employees and their families, starting as low as \$10 per month.

Whether our program is offered alone or to enhance your existing group life insurance, we are able to provide an affordable, turn-key benefits solution for both your business and your employees.

Please review the enclosed information. If you are interested in learning more about our program, simply contact me to arrange a time I can speak with your employees for about 10-15 minutes. As this is a voluntary program, only those interested need to attend.

Thank you again for taking a few minutes to speak with me. I look forward to helping to create a benefit solution for your business and helping your employees and their families soon!

Sincerely,

Shelter Life Insurance Company



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For Small Business

Do you find it hard to keep good employees?

Do you find employee benefits expensive?

Are benefit rules and regulations confusing?

WE GET IT!



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How We Can Help

Enhance the relationship between our customers and their employers through a payroll deducted employee-paid benefit option.



For the Company

- Additional benefit **without** the cost
- No change to other benefits
- No administrative cost or overhead
- Optional employee participation
- No advance payment needed
- Enhancement to group life plan
- Not governed by ERISA



For the Employees

- Affordable family protection
- Convenient payment through payroll deduct
- Fully portable at same price
- Convertible to permanent plans (excluding Shelter Express Term®)
- Life insurance planning assistance
- Entire family options
- Quick and easy application process



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3 Voluntary Plan Options



Shelter Junior Special

With the Junior Special Life Insurance policy, you can insure their life for \$20,000 until age 26 with **one** payment of \$555!

At age 25 the policy may be converted to a whole life product or Universal Life policy providing up to \$100,000 coverage without proof of insurability.

The Junior Special is a single premium level term policy to age 26. From the insured's 25th birthday to the policy's termination date, this policy may be converted to an ultimate face amount of up to five times the original with regular premiums due thereafter. Should the owner elect to purchase the Guaranteed Insurability Rider at conversion, additional purchase options are available.

Initial Amount of Insurance	One-Time Payment	12 Monthly Payments
\$ 5,000	\$240.00	\$20.40
\$10,000	\$345.00	\$29.33
\$15,000	\$450.00	\$38.25
\$20,000	\$555.00	\$47.18

Issue Age: Birth to 17 years

Policy Form No. ICC17-1



Shelter EZ Term®

Shelter's EZ Term® policy provides level term insurance protection until age 40 and may be converted, at your option, to permanent life insurance protection.

Term life insurance allows low premiums in the early years when budgets are limited—with the right to convert to a Universal Life policy or whole life product through age 40. Chances are you may qualify for this policy if you:

- Are between the ages of 15 and 35,
- Do not engage in a hazardous sport or occupation,
- Are in good health,
- Do not use drugs, and
- Maintain a good driving record.

EZ Term® Life Premiums

\$50,000 Face Amount
Level Term Insurance to age 40

Premium to age 40 — Standard
Special Monthly Annual

Male	\$14.88	\$175.00
Female	\$11.43	\$134.50

Premium to age 40 — Non-Tobacco
Special Monthly Annual

Male	\$11.77	\$138.50
Female	\$ 9.78	\$115.00

Quarterly premium is .2625 times annual.
Semi-annual premium is .515 times annual.

Policy Form No. ICC17-2



Shelter Express Term®

Protection to Age 100

This term life insurance to age 100 is a life insurance policy providing a guaranteed death benefit until age 100 as long as premiums are paid when due. Premiums will remain level for 30 years or to age 65, whichever is earlier.

Coverage Options

Based on your life insurance needs, you may choose from three coverage options:

- \$50,000
- \$75,000
- \$100,000

No Medical Exam

Your Shelter Agent will help you complete the application containing a minimum amount of health questions, along with other information you may provide or give us permission to obtain. Applications are concise and can usually be completed in less than 15 minutes. (Issuance of this policy may depend upon answers to health questions set forth in the application.)

You may qualify for this policy if you:

- Are between the ages of 18 and 60,
- Do not engage in a hazardous sport or occupation,
- Are in good health, and
- Maintain a good driving record.

Policy Form No. ICC13-L971



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Advance Notice

We have received life insurance applications for employees of your organization to be paid through payroll deduction. Coverage has been approved, but will not be effective until we receive each policy's initial premium. You will need to begin withholding deductions from each employees payroll immediately to be able to pay the premium when due.

Each month, we will send you one Premium Notice for these policies 20 days prior to the next Premium Due Date. The initial billing notice will be sent to you MM/DD/YY

Please review the attached document showing each employee's required premium amount and due date. Let us know if you have any questions or corrections.

This Is Not A Bill

The purpose of this notice is to allow you time to deduct premium from your employee's paycheck. An actual billing notice will be mailed 20 days prior to due date stated below.

INSURED	POLICY #	DUE DATE	PREMIUM
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
TOTAL PREMIUM THAT WILL BE DUE			\$XXX.XX

Detailed Billing

PREMIUM DUE FROM THE FOLLOWING INSURED:

INSURED	POLICY #	PREMIUM DUE DATE	PREMIUM
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
Smith, Gary	U-90000	9/3/2017	\$ xx.xx
TOTAL DUE			\$XXX.XX

IMPORTANT

*RETURN ONE COPY WITH REMITTANCE, PAYABLE TO SHELTER LIFE INSURANCE COMPANY. PREMIUM FOR POLICIES LISTED ABOVE IS DUE ON THE PREMIUM DUE DATE. POLICIES WILL BE PLACED ON DIRECT BILLING IF PREMIUM IS NOT RECEIVED WITHIN 30 DAYS OF THE DUE DATE. POLICIES ARE SUBJECT TO LAPSE IF PREMIUM IS NOT RECEIVED BY THE END OF THE GRACE PERIOD AS STATED IN EACH INDIVIDUAL POLICY.

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Family Protection Made Easy

- No Medical Exam (Issuance of this policy may depend upon answers to health questions set forth in the application.)
- Convenient Payment through Payroll Deduct
- Affordable Plans Starting Under \$10.00/month

Want to Learn More?

Your local Shelter Agent is coming to you!

Postings for your date, time, and location coming soon!

PROTECT THE ONES YOU LOVE!



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Shelter Express Term

			Monthly Premium		
			\$50,000		
Age	Male Non-Tobacco	Male Tobacco		Female Non-Tobacco	Female Tobacco
20	\$15.51	\$21.25		\$11.05	\$14.66
25	\$15.09	\$21.68		\$11.69	\$16.15
30	\$16.15	\$25.29		\$12.96	\$19.76
35	\$19.76	\$33.15		\$15.73	\$26.35
40	\$22.95	\$41.23		\$18.06	\$32.30
45	\$26.56	\$52.28		\$20.83	\$40.38
50	\$32.30	\$68.21		\$25.08	\$51.43
55	\$39.53	\$87.55		\$29.96	\$63.54
60	\$47.60	\$106.04		\$34.64	\$75.44

\$75,000

Age	Male Non-Tobacco	Male Tobacco		Female Non-Tobacco	Female Tobacco
20	\$21.14	\$29.75		\$14.45	\$19.87
25	\$20.51	\$30.39		\$15.41	\$22.10
30	\$22.10	\$35.81		\$17.32	\$27.52
35	\$27.52	\$47.60		\$21.46	\$37.40
40	\$32.30	\$59.71		\$24.97	\$46.33
45	\$37.72	\$76.29		\$29.11	\$58.44
50	\$46.33	\$100.19		\$35.49	\$75.01
55	\$57.16	\$129.20		\$42.82	\$93.18
60	\$69.28	\$156.93		\$49.83	\$111.03

\$100,000

Age	Male Non-Tobacco	Male Tobacco		Female Non-Tobacco	Female Tobacco
20	\$26.78	\$38.25		\$17.85	\$25.08
25	\$25.93	\$39.10		\$19.13	\$28.05
30	\$28.05	\$46.33		\$21.68	\$35.28
35	\$35.28	\$62.05		\$27.20	\$48.45
40	\$41.65	\$78.20		\$31.88	\$60.35
45	\$48.88	\$100.30		\$37.40	\$76.50
50	\$60.35	\$132.18		\$45.90	\$98.60
55	\$74.80	\$170.85		\$55.68	\$122.83
60	\$90.95	\$207.82		\$65.03	\$146.63