

Monthly Premium Calculation Sheet

Guaranteed Issue Term

\$ 5,000.00	Single	\$12.08
	Family	\$20.60
\$ 10,000.00	Single	\$20.60
	Family	\$37.65
\$ 15,000.00	Single	\$29.13
	Family	\$54.73

Lifestyle, Business, and Additional Healthcare Benefits

- Access to Savings on Laboratory and Diagnostic Testing
- Formulary 5-Tiered Rx Prescription Drug Plan
- USA Mail Order Rx Drug Program
- International Mail Order Rx Drug Program
- Prescription Rx Drug Assistance Program
- Gulfstream Financial Services
- Access to Medical and Dental Financing
- Savings on Personal Skin Care, Cosmetics, & Hygiene Products
- Save Thousands of Dollars on Revocable Living Trusts
- Mortgage Reduction Service
- Savings on Pet Care & Medications
- ...AND Much More!

Identity Theft Coverage Highlights:

Highly trained identity theft specialists are on call 24/7 to guide members through the process of restoring their identity profiles and credit records. An Identity theft recovery kit, complete with form letters to send to creditors and bureaus, is provided.

- **Income Protection** - Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event.
- **Expense Reimbursement** - Expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing loans and reimbursement of fees are covered.
- **Identity Restoration Services** - Provides a personal case manager to do most of the recovery work on the victim's behalf.
- **Computer Physical Damage** - Loss resulting from direct physical damage to computer hardware.
- **Computer Virus Coverage** - Loss resulting from damage to your computer program(s) as a result of a computer virus.

GUARANTEED ISSUE

Term Life Insurance

- **No Health Questions**
- **No One Refused**
Exception: Applicant in Hospital, Nursing Home or Hospice Care are not eligible
- **Employment Not Required**
- **Choose from \$5,000, \$10,000 or \$15,000**
- **Issue Ages 18 to 65**
- **Optional Family Coverage**
- **Optional AD&D Up To \$250,000**
- **Available In All States except New York**

Distributed by:

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ASSOCIATION TERM LIFE INSURANCE

Schedule of Benefits

	Benefit amount for the first 6 months from the Association effective date	Benefit amount starting on the 7th month from the Association effective date
Member Life Insurance Coverage:	\$1,000	\$5,000
Spouse Life Insurance Coverage Optional:	\$1,000	\$5,000
*Children Life Insurance Coverage: (ages 6 months and older) (legal dependent coverage can be up to age 25)	\$500	\$500

Age Reduction and Policy Termination:

- The benefit reduces to \$3,250 on the primary member and the spouse when either or both reaches the age of 65. A further reduction to \$2,500 on the primary member and spouse when either or both reaches the age of 70.

Dependent Benefit:

- The dependent child benefit is \$500 for ages 6 months to age 19, or to age 25 if the child is a full time student or recognized as a legal dependent for income tax purposes.

ASSOCIATION TERM LIFE INSURANCE

Schedule of Benefits

	Benefit amount for the first 6 months from the Association effective date	Benefit amount starting on the 7th month from the Association effective date
Member Life Insurance Coverage:	\$1,000	\$10,000
Spouse Life Insurance Coverage Optional:	\$1,000	\$10,000
*Children Life Insurance Coverage: (ages 6 months and older) (Legal Dependent coverage can be up to age 25)	\$500	\$500

Age Reduction and Policy Termination:

- The benefit reduces to \$6,500 on the primary member and the spouse when either or both reaches the age of 65. A further reduction to \$5,000 on the primary member and spouse when either or both reaches the age of 70.

Dependent Benefit:

- The dependent child benefit is \$500 for ages 6 months to age 19, or to age 25 if the child is a full time student or recognized as a legal dependent for income tax purposes.

ASSOCIATION TERM LIFE INSURANCE

Schedule of Benefits

	Benefit amount for the first 12 months from the Association effective date	Benefit amount starting on the 13th month from the Association effective date
Member Life Insurance Coverage:	\$1,000	\$15,000
Spouse Life Insurance Coverage Optional:	\$1,000	\$15,000
*Children Life Insurance Coverage: (ages 6 months and older) (Legal Dependent coverage can be up to age 25)	\$500	\$500

Age Reduction and Policy Termination:

- The benefit reduces to \$9,750 on the primary member and the spouse when either or both reaches the age of 65. A further reduction to \$7,500 on the primary member and spouse when either or both reaches the age of 70.

Dependent Benefit:

- The dependent child benefit is \$500 for ages 6 months to age 19, or to age 25 if the child is a full time student or recognized as a legal dependent for income tax purposes.