Group Name: American Heritage Schools
Group Number: 751308

Lifetime Life Insurance with a Long-Term Care Feature

Protection designed to last a lifetime

Get two layers of protection



AMERICAN HERITAGE SCHOOLS
Knowledge, Integrity, Compassion

What is Lifetime Life Insurance?

Lifetime Life Insurance is permanent life insurance that complements conventional term life. Your beneficiary will be paid the benefit amount that you elect, which can help cover expenses like a mortgage, college education, elder care and more. Your coverage isn't tied to your employment, so you can take it with you if you leave your current employer – and keep it all the way into retirement if you choose.

It also adds a second layer of protection with a Long-Term Care (LTC) feature, which makes a portion of your life benefit available sooner if you need qualified long-term care services.

How much coverage do I get?

Your employer offers you Lifetime Life Insurance with an LTC feature in the following amounts:

	Life Coverage Amount
You	$5,000 to a maximum of $125,000 in $5,000 increments.
Your Spouse	$5,000 to a maximum of $75,000 in $5,000 increments. *Coverage cannot exceed 100% of your approved employee Lifetime Insurance amount.*
Your Children	Choice of $5,000, $10,000, $15,000, $20,000 or $25,000. *Coverage cannot exceed 100% of your approved employee Lifetime Insurance amount.*

Why should I consider Lifetime Life Insurance?

- Your coverage is portable – it can go with you to new jobs and through retirement.
- It offers the opportunity to cover your spouse and children, as well.
- Coverage is guarantee issue.
- Your Lifetime Life premiums will stay the same for the life of the policy.*

* Guaranteed rate applies to base life insurance coverage. Premiums for the Accelerated Death Benefit Rider for Long-Term Care may not be fixed and may increase.

How does Lifetime Life Insurance work with the Long-Term Care feature?

Rob Enrolls in $100,000 of Lifetime Life Insurance with the LTC feature

Rob has a stroke that leaves him debilitated and in need of qualified long-term, nursing-home care.

With the Long-Term Care feature, he's able to access a portion of his benefit to help cover the costs of his care.

Rob's Lifetime Life Insurance paid him a monthly benefit of $4,000 to help cover these expenses.

In the above example, Rob has access to $100,000 to help cover long-term care expenses. The total amount paid will not exceed the total amount of life insurance in force. The death benefit will be reduced by the amount paid. The extension benefit provides an additional $100,000 for his long-term care expenses. The restoration benefit restores the death benefit to 90% of the original death benefit. Total Potential Benefits of $290,000.

This is shown as an example only. Actual results may vary. The portion of life insurance available to you will be shown in the Schedule of Benefits. Payment of this benefit may affect your coverage amount and ability to increase coverage. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

PLAN
INVEST
PROTECT

VOYA®

How much does it cost?

Employee Lifetime Life Rates	
Age	Monthly rate per $1,000 of coverage
17-24	$0.51
25-29	$0.61
30-34	$0.76
35-39	$0.96
40-44	$1.25
45-49	$1.64
50-54	$2.23
55-59	$3.09
60-64	$4.58
65-69	$6.77
70-74	$9.29
75	$10.75

The rates are per individual.

Spouse Lifetime Life Rates	
Age	Monthly rate per $1,000 of coverage
17-24	$0.51
25-29	$0.61
30-34	$0.76
35-39	$0.96
40-44	$1.25
45-49	$1.64
50-54	$2.23
55-59	$3.09
60-64	$4.58
65	$5.64

The rates are per individual.

Child Lifetime Life Rates	
Child Age	Monthly rate per $1,000 of coverage
Under 26	$0.48

What else is included if I enroll?

Accelerated Benefit for Terminal Illness allows you to access up to 75% of your eligible death benefit if you're diagnosed with a terminal illness. This benefit is automatically provided to you when you enroll. Receipt of accelerated benefits may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult with your personal tax advisor before using this benefit.

Bereavement Support, including Funeral Planning & Will Preparation provides you and your family support after the loss of a loved one for things like planning a funeral or estate logistics. Empathy's bereavement support is also fully accessible to your loved ones, and various family members can share and join your account.

Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Accelerated Death Benefit Rider for Long-Term Care

This allows you to access a portion of your life insurance benefit if you are receiving qualified long-term care services, such as those provided in home health care or a nursing care facility. You can receive a monthly payment to help cover the cost of your care. You will have to meet all conditions of the Rider, including satisfying an Elimination Period of 90 consecutive days, to be eligible for benefit payments. Your coverage under this Rider also includes:

- Restoration of Life Insurance: If you qualify for payments under the Rider, your life insurance benefit amount will be restored during this period. The restored life insurance amounts will equal 90% of the amount of life insurance before the monthly accelerated payment. At no point will the life insurance amount exceed the amount shown on the Schedule of Certificate Coverage. Review the Accelerated Death Benefit Rider for Long-Term Care for complete provisions for Restoration.
- Extension of Accelerated Benefit Payments: If you have exhausted the monthly accelerated benefit payments, this benefit increases your life insurance amount and extends the payments based on the provisions in the rider. Review the Accelerated Death Benefit Rider for Long-Term Care for complete provisions and conditions.

Receipt of the accelerated benefit may be taxable or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

Exclusions and limitations

Suicide while sane or insane within two years of the date insurance starts. We will refund to the Beneficiary any Premiums paid instead of paying a death benefit. The two-year period includes the period the employee was continuously covered under the Policy and any previous group term life policy(ies) issued to the Policyholder during the employee's lifetime.

Age reductions

Benefit amount reduces to 50% of original coverage when the employee or spouse reaches employee's age 70 or after 25 years of paying premiums, whichever occurs later. A vested benefit amount is in force after 10 years of paying premiums, even if lapse occurs.

Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (888) 238-4840

Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

https://presents.voya.com/EBRC/AmericanHeritage

Florida Licensed Agent: Dominick Capolarello

Premiums for certain riders may not be fixed and may increase over the life of the policy.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #GLL-POL-23; Certificate form #GLL-CERT-23; and Rider forms: Spouse GLL Rider form #GLL-SPR-23; Children's GLL Rider form #GLL-CHR-23; Accelerated Death Benefit Rider for Long Term Care form #GLL-ABRLTC-23 Form numbers, provisions and availability may vary by state.

Acct # 0001, Date Prepared: 07/17/2025

©2025 Voya Services Company. All rights reserved. CN3935655_0127

3514251_011525