Explore the benefits of life insurance

Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what’s outlined here, you’ll answer three questions about your health history — along with height and weight.

**Within 31 days of initial eligibility**
- Employee: Elect up to 3x annual earnings; not to exceed $500,000

**Within 31 days of a family status change**
- Employee: Elect for the first time or increase existing coverage in an amount of one times annual earnings, not to exceed the lesser of three times annual earnings or $500,000
- Spouse: Elect for the first time at the $10,000 level or increase existing coverage from $10,000 to $25,000

**Health questions never required**
- Enrolling for child coverage never requires health questions

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Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you’re hired and become eligible for benefits. For your spouse, it’s when you become eligible for benefits or within 31 days of a new marriage.
Your basic and optional coverages

**Basic coverage** (automatically enrolled)

| Basic life and AD&D | $50,000 | • Accidental death and dismemberment (AD&D) $15,000 |

**Optional coverages**

<table>
<thead>
<tr>
<th>Employee additional life</th>
<th>1/2x, 1x, 2x, 3x, 4x, 5x, 6x, 7x or 8x annual earnings</th>
<th>• Maximum: $2,000,000</th>
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<tbody>
<tr>
<td>Spouse life</td>
<td>$10,000, $25,000, $50,000, $100,000, $150,000 or $200,000</td>
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<tr>
<td>Child term life</td>
<td>$5,000, $10,000 or $20,000</td>
<td>• Children are eligible from live birth until age 26</td>
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<td>Voluntary AD&amp;D</td>
<td>Employee plan: 1/2x, 1x, 2x, 3x, 4x, 5x, 6x, 7x or 8x annual earnings</td>
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<td>Family plan: Spouse and child coverage is a percentage of the employee’s voluntary AD&amp;D amount</td>
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<td>Spouse (with children): 50%</td>
<td>• Employee AD&amp;D maximum: $2,000,000</td>
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<td></td>
<td>Spouse (no children): 60%</td>
<td>• Spouse AD&amp;D maximum: $1,000,000</td>
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<td></td>
<td>Each child (with spouse): 15%</td>
<td>• Child(ren) AD&amp;D maximum: $150,000</td>
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<td></td>
<td>Each child (no spouse): 20%</td>
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A child may be covered by only one employee.
Beginning at age 65, employee additional term life coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 50 percent at age 70 and to 25 percent at age 75.
Here's how to calculate your monthly premium:

Coverage amount $ _______  ÷ 1,000 $ _______  × your rate (based on your age and tobacco status) $ _______  = Monthly premium $ _______

Need some guidance on how much life insurance you need?

Use Securian Financial's online benefits-decision tool, Benefit Scout®. By answering a few simple questions about your family and finances, you can determine the coverage that meets your needs and budget.

Visit LifeBenefits.com/Global
Frequently asked questions

Q. What is term life and AD&D insurance?

A. Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family’s ongoing expenses. Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person’s loss of life, hearing, sight, paralysis and more.

Q. Do I have to answer health questions?

A. Enrolling for coverage other than what is outlined on page one will require that you answer three questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn’t require the health questions and it will not affect any coverage you already have.

Q. Can I take my coverage with me if I leave Purdue Global?

A. You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.