



Underwritten by: American Heritage Life Insurance Company

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by American Heritage Life Insurance Company, Jacksonville, Florida in all states except New York. Product features and availability vary by state and are solely the responsibility of American Heritage Life Insurance Company.

Group Whole Life Insurance with Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits



Frequently Asked Questions

Coverage and Benefits

Q. How does Group Whole Life Insurance work?

A. If you or your covered spouse dies while the coverage is in force, a death benefit will be paid to the designated beneficiary. If you or your covered spouse survives to maturity and the coverage is still in force, the net surrender value is paid to you and coverage terminates. You choose a fully-guaranteed death benefit (premiums payable to age 95) to leave behind, or if you live to age 121, a lump-sum maturity benefit is paid.

Q. Who can be covered under the policy?

A. Group Whole Life Insurance with long-term care coverage is available for you and your spouse.

Q. What is the age range for coverage eligibility?

A. You and your spouse can sign up for coverage between the ages of 18 and 70.

Q. When does coverage for me and my spouse begin?

A. Coverage begins on the coverage effective date as shown in your coverage certificate.

Q. How does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider work?

A. If you or your covered spouse is certified by a physician as chronically ill, as defined in the rider, and receives qualified long-term care services, you can request an advance of the death benefit as a monthly benefit after a 90-day elimination period. The Restoration of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted. The restoration feature ensures your death benefit amount remains at 100% regardless of how much you use to help pay for qualified long-term care services. The extension feature expands the period of time you may receive a benefit payout (time span is equal to the original benefit term). Please refer to your rider for more details.

Q. How much of the death benefit will I receive to pay for long-term care services?

A. To help pay for long-term care services, the coverage allows you to request a monthly advanced payment of either 4% of the death benefit for up to 50 months or 6% of the death benefit for up to 34 months. If utilized for the full time period, the death benefit payout is accelerated up to 200%. See your certificate for the percentage offered by your employer.

Q. Does the Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider qualify me for an exemption from contributions to my state's long-term care fund?

A. Several states have created trusts to pay long-term care benefits for qualified residents; typically, the trusts are funded by a payroll tax. Residents may be able to claim an exemption from the payroll tax if they have qualified long-term care insurance in place by a specific deadline. Each state's criteria for exemptions are different; please refer to this [list of state programs](#) for more information about your state.

Q. What if I already have Term Life Insurance?

A. Your employer may provide Term Life Insurance as part of your benefits package, but Term Life Insurance only provides coverage for a certain time period, and only protects your family should you pass away within that period. Group Whole Life Insurance in addition to Term Life Insurance can provide wraparound coverage, helping to give you peace of mind.

Because your premiums are locked in at your issue age, Group Whole Life Insurance premiums will never increase and the death benefit will never decrease as you age. Your policy builds cash value that may be accessed later. Should you require long-term care, you may request a monthly advanced payment of the death benefit to help pay for qualified services. With both Term and Permanent Life insurance coverage, you can help protect yourself and your loved ones throughout the various stages of life.

Continuation of Coverage

Q. If I leave the company, can I keep my life insurance coverage? How do I keep my coverage?

A. You can continue coverage for yourself and your spouse as long as you exercise the portability option and make premium payments directly to The Standard. Your premium payment must be received by The Standard within 31 days of your certificate termination date. Continuing your coverage is referred to as "Portability" in your coverage documents.

Q. I plan on retiring soon. Can I enroll in coverage and take it with me when I retire?

A. Yes, as long as the coverage effective date is before you retire. If your premiums are paid through payroll deduction, your first premium payment must be remitted by your employer. After that happens, you may continue your coverage when you leave your employer and make payments directly to The Standard. If your premiums are paid through ACH or direct bill, you will continue making payments directly to The Standard after retirement. Continuing your coverage is referred to as "Portability" in your coverage certificate.

Q. Will coverage levels change if I use portability and continue my coverage?

A. No. Coverage and premiums are not affected by you leaving the group.

Claims

Q. Who may submit a claim?

A. You, your covered spouse, or a beneficiary can submit claims for processing.

Q. How do I submit a claim?

A. You can obtain a claim form by visiting The Standard website at standard.com/ahl/resources-and-forms or by calling The Standard Customer Care Center at 800-521-3535.

Q. When a claim is filed and benefits are paid by The Standard, who receives the payment?

A. Death benefits are paid to your designated beneficiary unless otherwise assigned to someone else. Accelerated Death and Surrender benefits are paid to you. Visit standard.com/ahl/resources-and-forms to obtain the appropriate form.

Tobacco Use and Age

Q. Do premiums depend on tobacco usage status?

A. Possibly. It depends on the rating option selected by your employer. If your employer has a Uni-Tobacco classification, premium rates do not depend on tobacco usage status. If your employer has a Tobacco or Non-Tobacco classification, then rates and cash values will depend on tobacco usage status.

Q. Do premiums depend on the insured's age?

A. Yes. Premiums are based on your issue age, which is your age when coverage becomes effective. Once issued, the premium rate is locked in and does not increase as you age.

Underwriting

Q. Are there medical questions to answer to enroll in this coverage?

- A.** Coverage can be offered with one of the following requirements:
- **Guaranteed Issue*** – at initial enrollment, subject to any applicable pre-existing condition limitations, and you must meet the "Actively at Work" requirement to be eligible.
 - **Simplified Issue*** – you will be asked several detailed medical questions and you must meet the "Actively at Work" requirement.

***Although Guaranteed Issue or Simplified Issue may be available, all exclusions and limitations will still apply to any coverage issued. Policy and rider exclusions and limitations, including pre-existing condition limitations, are not waived even though Guaranteed Issue or Simplified Issue is offered.**

Cash Value

Q. What is cash value?

A. As premiums are paid, the policy/certificate is building cash value over time. The cash value can be accessed in one of two ways: a policy/certificate loan or cash surrender.

Q. Do I need to “opt in” to begin building cash value?

A. No, you don't need to opt in or sign up. Your cash value will begin accumulating in accordance with the terms of the policy/certificate.

Q. How can I access the cash value of my policy/certificate?

A. There are two ways to access your cash value.

1. Loan: You may take a loan in an amount that is determined by the cash value minus the following: any existing debt or outstanding loans, interest on the existing debt, the amount that must be borrowed to reach the next certificate anniversary date, unpaid premiums, and two months of premium payments. Any due interest that is not paid will be added to the existing certificate debt and bear interest at the same rate. Any unpaid loan balance and accrued interest upon the death of the policy/certificate holder will be deducted from the death benefit when it is paid. There is a minimum certificate loan amount of \$100 unless this loan is being used to pay for premiums.

2. Cash surrender: You may surrender your certificate and receive the net surrender value, which is the cash value minus any certificate debt. Note that choosing this option will terminate your coverage. To surrender your certificate, contact our Customer Care Center at 800-521-3535 (Monday – Friday, 8 a.m. – 8 p.m. ET). You will need to complete a **Life Policy Service Request** form, which is located on our website at standard.com/ahl/resources-and-forms.



For questions regarding coverage, benefits or claims, call our Customer Care Center at 800-521-3535, Monday through Friday, 8 a.m. – 8 p.m. ET.

Rev. 9/24. This material is valid as long as information remains current, but in no event later than September 1, 2027. Group Whole Life Insurance benefits are provided under policy form GWLP, or state variations thereof. Accelerated Death Benefit for Long Term Care with Restoration of Benefits and Extension of Benefits Rider benefits are provided under rider forms GWPLTCRE, GWPLTCRE1, or state variations thereof.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). The coverage has exclusions and limitations and may vary by state. Contact your representative at The Standard for costs and complete details. The Standard is the marketing name used for American Heritage Life Insurance Company, Home Office, Jacksonville, Florida, a wholly owned subsidiary of StanCorp Financial Group, Inc.



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