

## For Group Plans

# TERM LIFE AND ACCIDENT PLANS

Nearly 7 in 10 American households would be in immediate financial jeopardy if the primary breadwinner died, according to LIMRA, an industry research group. And fewer than half of all American households have life insurance — a 50-year low. Help protect your family's financial security with GuideStone's term life coverage.

Effective January 1, 2025

Employee Term Life Plan	
Coverage amounts	Standard issue is \$5,000 increments from \$10,000 to \$50,000, a flat amount of \$100,000 or one to eight times annual salary. Additional term life coverage (Optional Life) is also available without medical underwriting in flat amounts from \$10,000 to \$50,000.* A flat amount of \$100,000 and one to eight times annual salary are also available with medical underwriting.**
Coverage maximum	Lesser of eight times salary or \$750,000
Benefit reduction at age 65 (active employee)	Reduces to 65% of current amount (but will not reduce below \$20,000)
Retirement	Maximum of \$20,000 or coverage amount at retirement, whichever is less

Spouse Term Life Plan	
Coverage amount	\$5,000 increments
Coverage maximum	50% of Employee Term Life Plan coverage up to a maximum benefit of \$250,000

Child Term Life Plan	
Coverage amount	\$10,000
Coverage maximum	Coverage continues to age 26

Accidental death and dismemberment (AD&D) (Employee only)	
Benefit	Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident
Coverage amount	Equals Employee Term Life Plan benefit amount

Supplemental Accidental death and dismemberment (Employee and spouse)	
Benefit	Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident
Employee coverage amount	\$25,000 increments up to a maximum of \$500,000
Spouse coverage amount	50% of employee coverage amount

<sup>1</sup>Plans are not available to members working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

\*Guaranteed Issue is offered only during initial 31-day eligibility period.

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## MONTHLY RATES

### Employee and Spouse Term Life<sup>1,2</sup>

Monthly rates per \$1,000 of monthly salary amount

Effective January 1, 2025

Age	Rate
24 & under	\$0.04
25–29	\$0.05
30–34	\$0.06
35–39	\$0.10
40–44	\$0.15
45–49	\$0.25
50–54	\$0.43
55–59	\$0.65
60–64	\$1.03
65+	\$2.25

### Child Term Life<sup>1,2</sup>

The monthly rate for \$10,000 of child life coverage is 75 cents total, regardless of the number of children covered.

Age	Rate
To age 26	\$0.75

### Accidental Death and Dismemberment<sup>1</sup> (AD&D) (employees only)

Age	Rate
All Ages	2.5¢ per \$1,000 coverage

### Employee and Spouse Supplemental AD&D<sup>1</sup>

Age	Rate
All Ages	2.5¢ per \$1,000 coverage

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<sup>2</sup>Your initial premium for coverage is based on your age upon approval; premiums increase as you enter each new five-year age period.

## Additional Benefits

These valuable programs are included at no additional cost with a term life plan. This gives you the help you need to deal with the challenges and triumphs of tomorrow.

### Life Planning Financial & Legal Resources

Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

### Accelerated Benefits

Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 75 percent of the death benefit (\$250,000 maximum) prior to death.

### Portability or Conversion of Coverage

Employees and their dependents can continue coverage if employment is terminated or they otherwise lose eligibility.

### Add Children Without Underwriting

No underwriting is required to add a dependent child within 60 days of the child's birth, adoption or placement for adoption.

### Additional AD&D Benefits

AD&D plan pays additional death benefits if you die traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.