

Individual Whole Life Insurance

EMPLOYEE GUIDE

Policy features and
benefits specially
prepared for
Benefits For Everyone



Protecting your loved ones

The loss of a loved one is not something that anyone likes to think about. But the fact of the matter is—it can happen to all of us. Ensuring that both you and your family are financially protected in the event of such a loss is essential.

Whole Life Insurance Features

- Builds cash value over time at a guaranteed rate.
- Premiums never increase.
- Simplified issue up to \$75,000 for employees, \$75,000 for spouse and \$25,000 for dependent child(ren) / grandchild(ren).
- Terminal illness benefit automatically included.

How it Works

1. Choose the amount of coverage you need.
2. Apply for maximum amount of coverage of \$75,000 on a simplified-issue basis.
3. Purchase an additional whole life insurance policy for your spouse or term life coverage for your child(ren).
4. Watch your cash value grow at a guaranteed rate.

Extra help when you need it most

To help in the toughest of times, the insurance policy includes a Terminal Illness Benefit which pays up to 50% of the benefit if the insured is diagnosed with a terminal illness.

PRODUCT FEATURES AND BENEFITS

Minimum/Maximum Benefit Face Amounts	Employee: \$5,000–\$75,000 Spouse: \$5,000–\$75,000 Juvenile policy: \$5,000–\$25,000
Other Benefits or Riders	Accelerated Death Benefit Rider–Terminal Illness*
Standalone Coverage for Family Members	Yes, standalone coverage for spouse, children, and/or grandchildren is available (in an amount equal to or less than the employee coverage)
Portability	Yes
Benefit Reductions	None
Plan Termination	At maturity date
Accelerated Death Benefit Rider–Terminal Illness*	This rider provides for payment of an accelerated death benefit of up to 50% of the death benefit if the insured is diagnosed with a terminal illness. Terminal illness means a medical condition that, in the opinion of a physician, is reasonably expected to result in a life expectancy of six months or less.

*Automatically included in the base plan

General Provisions

Suicide: If the insured's death is caused by suicide within two years after the effective date of this policy, the amount payable because of such death shall be an amount equal to the premiums paid.

War: If the insured's death is as a result, directly or indirectly of the following, the amount payable because of such death will be the greater of:

1. The amount of the premiums paid; or
2. The amount of the reserve for this policy;

each adjusted for loans.

1. As a result of war or act of war, if the cause of death occurs while the insured is serving in the military, naval or air forces of any country, combination of countries or international organization, provided such death occurs while in such forces or within six months after termination of service in such forces; or
2. As a result of the special hazards incident to service in the military, naval or air forces of any country, combination of countries or international organization, if the cause of death occurs while the insured is serving in such forces and is outside the home area, provided such death occurs outside the home area or within six months after the insured's return to the home area or area in such forces or within six months after the termination of service in such forces, whichever is earlier.

For purposes of this provision, "home area" means at least the 50 states of the United States and its territories, the District of Columbia and Canada.

Aviation: No benefits are payable under this policy if the insured's death is the result of travel in or descent from any aircraft except as a commercial, fare-paying passenger. The amount payable because of such death will be the greater of:

1. The amount of the premiums paid; or
2. The amount of the reserve for this policy;

each adjusted for loans.

Affordable protection in an ever-changing world.

At Kemper Health, we understand the changes that affect our customers' lives and their need for affordable insurance. Our voluntary benefits play a critical role in employees' financial well-being by helping fill the gaps in major medical plans, preparing for retirement and providing financial protection from the unexpected.

kemperbenefits.com

Kemper Health is the brand name for insurance products issued by subsidiary insurance companies controlled by Kemper Corporation. Each subsidiary of Kemper Corporation is solely responsible for the insurance products it underwrites and issues.

The underwriting company for the Accident Expense, Accident Indemnity, Cancer, Critical Illness, Dental, Short Term Disability and Whole Life Insurance Products is **Reserve National Insurance Company**, which is responsible for the underwriting risks, financial and contractual obligations and support functions associated with the products it issues. The underwriting company for the Hospital Indemnity, Signature Gap, Indemnity Outpatient Prescription Drug, Limited Medical, and Vision Insurance Products is **Fidelity Security Life Insurance Company® (FSL)**. FSL is not financially affiliated with Kemper Corporation. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Product availability may vary by state. FSL is located in Kansas City, Missouri, and has been rated "A" (Excellent) based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

Neither **Reserve National Insurance Company, FSL**, nor their agents, representatives, associates or employees render legal or tax advice. The employer should seek the expert assistance of its own legal or tax adviser.

Policy Form Number Series ICC13-KB-WL and KB-WL. Form numbers may vary by state.

This is only a summary of products and services offered. Actual offerings may vary by group size and other underwriting considerations and are subject to the requirements of state insurance laws and regulations, and the benefits/provisions as described may vary due to such requirements. All products are subject to the terms, conditions, limitations and exclusions of the specific policy. Please see the specific policy and certificate for details. Policies are not available in all states.

The Kemper Health voluntary insurance plans, either alone or in combination with each other, are not "minimum essential coverage" under the federal Affordable Care Act.

IMPORTANT: If an individual is insured under one or more Kemper Health voluntary insurance plans, and plans and is also covered by Medicaid or a state variation of Medicaid, most non-disability benefits are automatically assigned according to state regulations. This means that instead of paying the benefits to the insured individual, we must pay the benefits to Medicaid or the medical provider to reduce the charges billed to Medicaid. Proposed insureds should consider their circumstances before enrolling in Kemper Health coverage.

If you are an employer offering one or more of these insurance products to your employees, the product(s) may constitute a part of an employee benefit plan under the Employee Retirement Income Security Act of 1974 ("ERISA"). An employer offering an ERISA employee benefit plan will be responsible for a number of obligations applicable under ERISA, including, without limitation, the obligation to make required disclosures to employees and file reports with the federal government. You should consult with an experienced attorney concerning the requirements for compliance with ERISA.

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