

Group Whole Life Insurance

EMPLOYEE GUIDE

Policy features and
benefits specially
prepared for
<Company Name>



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.
- No health questions, height or weight.
- Guaranteed issue up to <\$100,000> for <employees> and <\$50,000> for spouse and child(ren).
- Terminal illness benefit automatically included.

How it Works

1. Choose the amount of coverage you need.
2. Apply for up to <max amount of coverage \$100,000> <on a guaranteed-issue basis - no health questions.>
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 and spouse policy: \$5,000–\$100,000 Child Term Rider: \$10,000–\$50,000
Other Benefits or Riders	Accelerated Death Benefit Rider–Terminal Illness* <Accelerated Death Benefit Rider–Critical Illness> <Accelerated Death Benefit Rider–Chronic Illness> <Accidental Death Benefit Rider> <Dependent Child(ren) Term Life Rider> <Waiver of Premium Rider>
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

*Automatically included in the base plan

ADDITIONAL BENEFIT DETAILS

**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.

**<Accelerated Death Benefit
Rider–Critical Illness>**

This rider provides for payment of an accelerated death benefit of up to 50% of the face amount if the insured is diagnosed as having a critical illness. Critical illness means Cancer, End-Stage Renal Failure, Heart Attack, Major Organ Transplant or Stroke.

**<Accelerated Death Benefit
Rider–Chronic Illness>**

This rider provides for a payment of an accelerated death benefit of up to 25% of the face amount if the insured is diagnosed as being a chronically ill individual and requires continuous confinement in a nursing home facility or assisted living facility. An additional lump sum of 25% of the face amount will be paid after 270 days of confinement after initial diagnosis if physician certifies foregoing requirements still apply.

**<Accidental Death
Benefit Rider>**

This rider provides for payment of an additional death benefit on the insured if the insured's death occurs due to an injury. Terminates at policy anniversary nearest age 70

**<Dependent Child(ren)
Term Life Rider>**

This rider provides for term life insurance for the insured's dependent children. Dependent children means the insured's unmarried children, step children, legally adopted children or grandchildren for whom the insured has assumed financial responsibility and who are at least 30 days old and up to age 26. The term includes any dependent child born to or adopted by the insured after the policy effective date who is at least 30 days old and up to age 26.

<Waiver of Premium Rider>

This rider provides for waiver of premiums due under the policy to which this rider is attached and for all riders attached to the policy if the insured becomes totally disabled for a consecutive 6 month period while covered under this rider. Terminates at age 65.

*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.

<Accidental Death Benefit Rider Exclusions>

The benefit under this rider is not payable if the insured's death is:

1. Caused or contributed to by disease or infirmity of mind or body or medical or surgical treatment for such disease or infirmity;
2. Due to an infection not occurring as a direct result or consequence of the injury;
3. Caused or contributed to by an attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
4. Caused or contributed to by war or act of war as outlined in the war provision of the policy to which this rider is attached;
5. Caused or contributed to by travel in or descent from an aircraft, if the insured acted in a capacity other than as a passenger;
6. Caused or contributed to by travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere;
7. Caused or contributed to by active participation in a riot, insurrection or terrorist activity;
8. Occurring while the insured is incarcerated;
9. Caused or contributed to by committing or attempting to commit a felony;
10. Caused or materially contributed to by voluntary intake or use by any means of:
 - a. Any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
 - b. Poison, gas or fumes, unless a direct result of an occupational accident;
11. Caused or contributed to by intoxication as defined by the jurisdiction where the injury occurred;
12. Caused or contributed to by riding or driving an air, land or water vehicle in a race, speed or endurance contest;
13. Occurring before the insured's first birthday;
14. Caused or contributed to by bungee jumping;
15. Caused or materially contributed to by participation in an illegal occupation or activity;
16. Caused or contributed to by rock or mountain climbing; or
17. Caused or contributed to by aeronautics (hang-gliding, sky diving, parachuting, ultra light soaring, ballooning and parasailing).

<Accidental Death Benefit Rider Termination>

This rider will terminate on the earliest of:

1. The date we receive the owner's written request to terminate this rider;
2. The end of the grace period following the date any required premium for this rider has not been paid;
3. The policy anniversary nearest to the insured's attainment of age 70;
4. The date the policy to which this rider is attached terminates;
5. The date the policy to which this rider is attached is continued as extended or paid-up insurance under the nonforfeiture provision of the policy; or
6. The date of the maturity benefit under the policy to which this rider is attached regardless if the endowment date is deferred.

Termination of this rider will not be prejudice to payment of benefits for any Injury that occurred while this rider was in force.

<Other Accidental Death Benefit Rider Provisions>

Nonforfeiture: This rider does not have cash values or loan values.

Autopsy: Unless prohibited by law, we reserve the right, at our expense, to request an autopsy on the body of the insured.

Incontestability: We will not contest this rider after it has been in force during the lifetime of the insured for two years from the effective date of this rider, except for fraud in the procurement of this rider, where permitted by applicable law in the state where the policy to which this rider is attached is delivered or issued for delivery.

Reinstatement: This rider will be reinstated if the policy to which this rider is attached is reinstated.

Rider Premiums

Premiums: While this rider is in effect, premiums are due according to the terms of the policy to which it is attached.

<Dependent Child(ren) Term Life Rider>

Exclusion for Suicide: If a dependent child's death is caused by suicide within two years after the effective date of this rider, the amount payable because of such death will be an amount equal to the premium paid for this rider.

If the insured dies by suicide within the provisions of the policy to which this rider is attached, any identifiable premium paid for this Dependent Child(ren) Term Life Benefit Rider will be included in the amount payable because of the insured's death due to suicide.

<Dependent Child(ren) Term Life Rider Termination>

Dependent Child Coverage Termination

Coverage for a dependent child under this rider will terminate on the earliest of:

1. The date this rider terminates;
2. The end of the grace period following the date any required premium for the dependent child has not been paid;
3. The date of the dependent child's death;
4. The date the dependent child no longer meets the definition of dependent child in this rider; or
5. The date we receive the owner's written request to terminate coverage for such dependent child.

Rider Coverage Termination

This rider will terminate on the earliest of:

1. The date we receive the owner's written request to terminate this rider;
2. The end of the grace period following the date any required premium for this rider has not been paid;
3. The date the policy to which this rider is attached terminates;
4. The date of death of the last surviving dependent child under this rider;
5. The date the last surviving dependent child under this rider no longer meets the definition of dependent child in this rider;
6. The date of death of the insured. In this event, we will refund any unearned premium for this rider;
7. The date the policy to which this rider is attached is continued as extended or paid-up insurance under the nonforfeiture provision of the policy; or
8. The date of the maturity benefit under the policy to which this rider is attached regardless if the endowment date is deferred.

Other Dependent Children Term Life Rider Provisions

Incontestability: We will not contest this rider with respect to a dependent child after it has been in force during the lifetime of such dependent child for two years from the effective date of coverage under this rider for such dependent child except for fraud in the procurement of this rider, when permitted by applicable law in the state where the policy to which this rider is attached is delivered or issued for delivery.

Nonforfeiture: This rider does not have cash values or loan values.

Reinstatement: This rider will be reinstated if the policy to which this rider is attached is reinstated.

Rider Premiums: While this rider is in effect, premiums are due according to the terms of the policy to which it is attached.

<Waiver of Premium Rider Exclusions>

In addition to the exclusions under the policy to which this rider is attached, the benefit under this rider is not payable if the insured's total disability is:

1. Caused or contributed to by any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
2. Caused or contributed to by war or act of war as outlined in the war provision of the policy to which this rider is attached;
3. Caused or contributed to by active participation in a riot, insurrection or terrorist activity;
4. Caused or contributed to by committing or attempting to commit a felony;
5. Caused or materially contributed to by voluntary intake or use by any means of:
 - a. Any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
 - b. Poison, gas or fumes, unless a direct result of an occupational accident;
6. Caused or contributed to by intoxication as defined by the jurisdiction where the total disability occurred;
7. Caused or materially contributed to by participation in an illegal occupation or activity; or
8. Caused or contributed to by any condition disclosed in the application and explicitly excluded in a form attached to the policy to which this rider is attached.

<Waiver of Premium Rider Termination>

This rider will terminate on the earliest of:

1. The date we receive the owner's written request to terminate this rider;
2. The date the insured reaches age 65. Termination at age 65 will not affect a benefit that is currently payable under this rider;
3. The end of the grace period following the date any required premium for this rider has not been paid;
4. The date the policy to which this rider is attached terminates;
5. The date the policy to which this rider is attached is continued as extended or paid-up insurance under the nonforfeiture provision of the policy; or
6. The date of the maturity benefit under the policy to which this rider is attached regardless if the endowment date is deferred.

<Other Waiver of Premium Rider Provisions>

Nonforfeiture: This rider does not have cash values or loan values.

Incontestability: We will not contest this rider after it has been in force during the lifetime of the insured for two years from the effective date of this rider, excluding any period when the Insured is totally disabled, except for fraud in the procurement of this rider, when permitted by applicable law in the state where the policy to which this rider is attached is delivered or issued for delivery.

Reinstatement: This rider will be reinstated if the policy to which this rider is attached is reinstated.

Rider Premiums: While this rider is in effect, premiums are due according to the terms of the policy to which it is attached.

Affordable protection in an ever-changing world.

ABC Broker

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

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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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