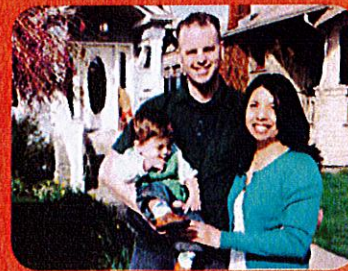


Make Your Loved Ones Top Priority Today



Life Insurance protection you can afford

Your school corporation is looking out for you and your family. They have made the decision to offer this Group Term Supplemental Life Insurance coverage so that you can protect your loved ones. You can choose to apply for \$10,000, \$25,000, \$50,000, \$100,000 or \$250,000 of Life Insurance today.

What is Supplemental Life Insurance?

Supplemental Life Insurance allows you to choose additional coverage at the group rate for yourself, your spouse and/or your dependents. This coverage is paid through convenient deductions from your paycheck. The best part is receiving the group rates, rather than having to pay for an individual policy that may be more expensive.

Can you afford extra coverage?

Due to the size of this group, we are able to offer attractive rates. For your customized rates based on your age, please see the enclosed enrollment form.

How much Life Insurance coverage do you need?

According to the American Council of Life Insurers' (ACLI) 2008 consumer brochure, "What You Should Know About Buying Life Insurance", some experts suggest your policy "...should pay a benefit equal to 7 to 10 times your annual income."

To evaluate your personal needs, consider whether or not your loved ones would need to pay for any of the expenses shown in the sidebar plus other personal expenses. Once you add it all up, would your basic group policy provide enough? To evaluate your needs online, use the simple Life Insurance calculator at lifehappens.org.

(over)

A Few Reasons Why You May Need Additional Life Insurance:

Single person with no children/dependents:

- Funeral expenses
- Medical bills
- Debts (credit cards, student loans)
- Elderly parents you may support

Single person with children/dependents:

- Funeral expenses
- Medical bills
- Debts (car, mortgage)
- Childcare/Caretaker fees
- Health Insurance payment
- Education costs

Couple with no children:

- Funeral expenses
- Medical bills
- Debts (mortgage, car)

Couple with children:

- Funeral expenses
- Medical bills
- Debts (mortgage, car)
- Child-rearing expenses
- Health Insurance payment
- Education costs

Older couple:

- Funeral expenses
- Medical bills
- Estate taxes
- Income for surviving spouse
- Debts (home, vacation home, recreational vehicle)
- Health Insurance payment
- Assets for children or grandchildren

Quality Life Insurance Brought To You By Your School. No Sales Pressure. No Hassles.

What age should you think about buying additional Life Insurance?

Most people know that those with a family and/or a mortgage need Life Insurance. However, many believe that unmarried young people who have no dependents or mortgage do not need Life Insurance. The reality is that when people die young, the surviving family may be unprepared for the shock. A Life Insurance policy may ease tension during that time by helping with unexpected expenses such as funeral fees, debts or medical bills not covered by insurance.

How do I designate which one of my loved ones will receive the Life Insurance benefits?

The beneficiary (the person who receives the Life Insurance benefit if you should die) on this Supplemental Life Insurance is automatically the same person who you have already named on your Basic Life Insurance benefit through your school corporation.

Are there any medical questions or tests needed to qualify for the plan?

You will need to fill out a Medical Questionnaire (Evidence of Insurability Form) **ONLY** if any of the following applies to you (*Please note that coverage may be declined based upon your answers to the medical question*):

- If you are under 60 years old and you choose more than \$50,000 of coverage
- If your spouse is under 60 years old and you have elected spouse's coverage over \$25,000
- If you are 60-69 years old and you choose more than \$25,000 of coverage
- If your spouse is age 60-69 years old and you have elected spouse's coverage over \$12,500

- If this is an open enrollment period (everyone in your group is offered the plan at one time) and less than 15% of your group's eligible employees enroll in this plan
- If this is not an open enrollment period and you enroll more than 31 days after your hire date

When will coverage end?

Portability: This coverage contains a Portability feature, which means that if your employment ends, you can choose to take the coverage with you. Restrictions apply, premiums and fees may be higher and you must apply while coverage is in force.

Age: All coverage reduces by 35% at age 65 and terminates at age 70 or retirement, whichever is earlier. Additionally, spouse coverage will automatically end when the employee's coverage ends.

Dependent: The coverage will end when your child turns age 19 (25 for full-time student) or when the employee's coverage ends.

Armed Forces: The coverage will end if the covered person enters the armed forces on a full time basis.

How is the Life Insurance paid to my loved ones?

Your beneficiary fills out Group Term Life Insurance Claim Form and submits it along with other documentation, including an original or certified copy of the death certificate. After approval, they will receive the funds in one lump sum from the insurance carrier.

Questions?

Please feel free to call Kyla Cook with National Insurance Services at 800.823.8419 or email her at kcook@NISBenefits.com.

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Underwritten by:

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Independence Holding Group
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Certificate form number GTL-C600-0608M

Madison National Life Insurance Company, Inc. is a Wisconsin insurance company and a Member of the IHC Group. The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see independenceholding.com.