



## Workers Life *plus*<sup>™</sup> Voluntary Benefits Now Available from Amalgamated Life

A member of the Amalgamated Family of Companies

# Gain Protection & Peace of Mind

### *Cost-Effective Decreasing Term Life...Plus a Critical Illness Benefit*

**Amalgamated Life** knows how important your family is to you. We are dedicated to helping you and other working men and women gain critical protection and the peace of mind that comes with having the right insurance coverage.

Did you know that most people are underinsured? Unfortunately, this fact becomes all too clear at the worst times...when a critical illness strikes or worse, death occurs.

### *Here's why our Workers Life *plus*<sup>™</sup> is so valuable to you and your family:*

- You gain term life insurance at one premium cost that never changes.
- You gain a **Critical Illness\* Benefit when you need it most**—when cancer, a heart attack, stroke, paralysis, coma or renal (kidney) failure occurs, or when you undergo an organ transplant. If a critical illness requires you to spend 30 consecutive days in the hospital, you can receive a lump sum benefit (representing 25% to 50% of the death benefit which is then reduced by that amount upon pay out) to help maintain your standard of living, pay outstanding debt, and protect your home and other assets.
- **The life benefit is restored**, two years after member returns to full-time employment.
- In addition to your coverage, you can obtain **term life coverage for your spouse and/or children for just pennies a week**.

Avoid the unfortunate financial problems—from loss of home and good credit rating to bankruptcy—that too often occur when a critical illness strikes. **Secure your future and protect the ones you love most with Amalgamated Life's Workers Life *plus*<sup>™</sup>.**

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943. For over 37 years Amalgamated Life has consecutively earned the "A" (Excellent) rating from A.M. Best Company attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

Workers Life—ALGDTP-09, or state variations  
Critical Illness Rider—ALTLLBRC-07, or state variations  
\*Critical Illness rider may vary by state  
Form numbers may vary by state



Please see rates on the reverse side.

## Workers Life Plus Programs for Decreasing Term Insurance

Program A with Critical Illness Rider					Program C with Critical Illness Rider				
Contributions	Employee Premium		Additional Premium		Contributions	Employee Premium		Additional Premium	
	\$2.30/Week	\$1.10/Week	\$0.40/Week	\$0.20/Week		\$3.45/Week	\$2.20/Week	\$0.40/Week	\$0.20/Week
Age	Term Life Face Amount <sup>(1)</sup>	Critical Illness Benefit <sup>(2)</sup>	Spouse Benefit	Child(ren) Benefit	Age	Term Life Face Amount <sup>(1)</sup>	Critical Illness Benefit <sup>(4)</sup>	Spouse Coverage	Child(ren) Benefit
<35	\$75,000	\$18,750	\$7,500	0–6 months = \$500	<35	\$112,500	\$37,500	\$7,500	0–6 mos = \$500
35–39	\$60,000	\$15,000	\$6,000		35–39	\$ 90,000	\$30,000	\$6,000	
40–44	\$45,000	\$11,250	\$4,500		40–44	\$ 67,500	\$22,500	\$4,500	
45–49	\$30,000	\$ 7,500	\$3,000	Over 6 months –22 years = \$4,000	45–49	\$ 45,000	\$15,000	\$3,000	Over 6 months –22 years = \$4,000
50–54	\$20,000	\$ 5,000	\$2,000		50–54	\$ 30,000	\$10,000	\$2,000	
55–59	\$12,000	\$ 3,000	\$1,200		55–59	\$ 18,000	\$ 6,000	\$1,200	
60–64	\$ 7,000	\$ 1,750	\$ 700		60–64	\$ 10,500	\$ 3,500	\$ 700	

Program B with Critical Illness Rider					Basic Program without Critical Illness				
Contributions	Employee Premium		Additional Premium		Contributions	Employee Premium		Additional Premium	
	\$2.30/Week	\$2.20/Week	\$0.40/Week	\$0.20/Week		\$2.30/Week	\$0.40/Week	—	\$0.20/Week
Age	Term Life Face Amount <sup>(1)</sup>	Critical Illness Benefit <sup>(3)</sup>	Spouse Benefit	Child(ren) Benefit	Age	Term Life Face Amount <sup>(1)</sup>	Spouse Coverage	—	Child(ren) Benefit
<35	\$75,000	\$37,500	\$7,500	0–6 months = \$500	<35	\$75,000	\$7,500	—	0–6 months = \$500
35–39	\$60,000	\$30,000	\$6,000		35–39	\$60,000	\$6,000	—	
40–44	\$45,000	\$22,500	\$4,500		40–44	\$45,000	\$4,500	—	
45–49	\$30,000	\$15,000	\$3,000	Over 6 months –22 years = \$4,000	45–49	\$30,000	\$3,000	—	Over 6 months –22 years = \$4,000
50–54	\$20,000	\$10,000	\$2,000		50–54	\$20,000	\$2,000	—	
55–59	\$12,000	\$ 6,000	\$1,200		55–59	\$12,000	\$1,200	—	
60–64	\$ 7,000	\$ 3,500	\$ 700		60–64	\$ 7,000	\$ 700	—	

These programs are underwritten by Amalgamated Life Insurance Company.

- 1) Term life benefits reduce with age.
- 2) Program A Critical Illness rider pays a 25% lump sum acceleration of the death benefit. If the Critical Illness Benefit is used, the death benefit is reduced by that amount.
- 3) Program B Critical Illness rider pays a 50% lump sum acceleration of the death benefit. If the Critical Illness Benefit is used, the death benefit is reduced by that amount.
- 4) Program C Critical Illness rider pays a 33% lump sum acceleration of the death benefit. If the Critical Illness Benefit is used, the death benefit is reduced by that amount.

#V3-12-11WLP/MEM