

# GROUP TERM LIFE CERTIFICATE SUMMARY



This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on October 4, 2018.

## **POLICY INFORMATION**

Policyholder: City of Tuscaloosa  
Policy Effective Date: October 1, 2009  
Policy Number: GLUG-AE3M  
Class(es): All Eligible Retirees

Policy Anniversary: October 1  
Group Number: G000AE3M

## **WHEN INSURANCE BEGINS**

An eligible Retiree will become insured on the day the Retiree becomes eligible, subject to certain conditions (as described in the When Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

## **BENEFIT AMOUNT(S)**

### **Insurance for You (The Retiree)**

Your amount of life insurance is \$25,000.

Your Guarantee Issue Amount is \$25,000. If You have questions regarding the amount of Your insurance, You may contact the Policyholder.

### **Benefit Reduction(s)**

Insurance ends when You reach age 65.

## **FEATURE(S)**

### **Living Benefits**

In the event You incur a Terminal Condition while insured under the Policy, You, Your Spouse or Your legal representative may submit a Written Request for an advance payment of part of Your life insurance death benefit. The maximum amount of Living Benefits available is 75% of the amount of life insurance for You in effect at the time of the request or \$18,750, whichever is less.

### **Conversion**

If group life insurance ends or the benefit reduces, You may apply for an individual policy of life insurance, subject to certain conditions.