

# Worksite UL<sup>2</sup>

SUPPLEMENTAL UNIVERSAL LIFE INSURANCE<sup>1</sup>



CONSECO<sup>®</sup>  
Step up.

Take care of those you care about you.

<b>Why Worksite UL2?</b>	<ul style="list-style-type: none"> <li>▪ Tax-free death benefits</li> <li>▪ Unisex premiums</li> <li>▪ Cash value accumulation</li> <li>▪ 3% guaranteed minimum interest rate</li> <li>▪ Available for employer groups</li> <li>▪ Employee can purchase policies on spouse, children or grandchildren<sup>2</sup></li> <li>▪ Portable with no change in premium</li> </ul>
<b>Key benefits</b>	<ul style="list-style-type: none"> <li>▪ Face amounts from \$5,000 to \$150,000 or up to \$250,000 with the Automatic Benefit Increase rider</li> <li>▪ Money purchase design—weekly premiums of \$4, \$5, \$6, \$7, \$10 or \$12 per week</li> <li>▪ Spouse policies may be purchased up to \$49,999 with no spouse signature required<sup>2</sup></li> <li>▪ Child and grandchild policies as low as \$3 per week</li> </ul>
<b>One <i>free</i> rider<sup>2</sup></b> Automatically added to every policy at no cost	<ul style="list-style-type: none"> <li>▪ <b>Accelerated Benefit for Terminal Illness rider (CIC-6040)</b>—pays an advance policy benefit up to 75% of the policy’s face value when the insured is diagnosed with a terminal illness.</li> </ul>
<b>Four <i>optional</i> riders</b>	<ul style="list-style-type: none"> <li>▪ <b>Accidental Death Benefit rider (CIC-6049)</b>—provides an additional benefit equal to the face amount of the policy in the event the insured dies as the result of an accident.</li> <li>▪ <b>Children’s Level Term Insurance rider (CIC-6045)</b>—provides level term coverage up to \$10,000 on all the insured’s children between the ages of 15 days through 23 years.<sup>3</sup></li> <li>▪ <b>Automatic Benefit Increase rider (Add-a-Buck) (CIC-6048)</b>—allows the insured to increase the face amount of the policy through annual premium increases for limited number of years without underwriting requirements.</li> <li>▪ <b>Waiver of Stipulated Premium rider (CIC-6050)</b>—waives the policy’s monthly premiums when the insured is disabled for more than 6 months.</li> </ul>
<b>Issue ages</b> (may vary by state)	<ul style="list-style-type: none"> <li>▪ Employee and spouse: 18–70</li> <li>▪ Child: 15 days–23 years</li> <li>▪ Grandchild: 15 days–18 years</li> </ul>
<b>Underwriting requirements</b>	<ul style="list-style-type: none"> <li>▪ For guaranteed issue groups<sup>2</sup> <ul style="list-style-type: none"> <li>– Participation requirements based on group size</li> <li>– Fewer than 50 employees: greater of 10 applications or 30%</li> <li>– 50-99 employees: 25%</li> <li>– 100-499 employees: 20%</li> <li>– 500+ employees: contact <a href="mailto:worksiteunderwriters@conseco.com">worksiteunderwriters@conseco.com</a></li> </ul> </li> <li>– No health questions to answer</li> <li>▪ For groups not meeting GI requirements             <ul style="list-style-type: none"> <li>– Health questions required</li> <li>– Medical Information Bureau report</li> <li>– Medical underwriting requirements vary by face amount requested and may include obtaining a dried blood spot</li> <li>– Worksite Underwriting will request paramed requirements (if required)</li> <li>– Height/weight guidelines apply</li> <li>– Policy delivery receipt required</li> </ul> </li> </ul>

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<sup>1</sup> Worksite UL2 is underwritten by Conseco Insurance Company (Administrative Office: Carmel, IN). Policy form CIC-3018 is available in most states, subject to underwriting.

<sup>2</sup> Subject to state availability.

<sup>3</sup> Rider is not available if an individual policy is purchased for the child.

Certain restrictions may apply. Riders are subject to underwriting, issue age restrictions and state availability. Form numbers may vary by state.

<b>Partial withdrawals</b>	<ul style="list-style-type: none"> <li>▪ Available beginning in the second policy year</li> <li>▪ Minimum withdrawals is \$500</li> <li>▪ Maximum withdrawals cannot exceed the policy's cash surrender value</li> <li>▪ Administrative fee of \$50 applies</li> </ul>
<b>Policy loans</b>	<ul style="list-style-type: none"> <li>▪ The insured may borrow against the policy's cash surrender value at 6% interest</li> <li>▪ Maximum loan cannot exceed the policy's cash surrender value</li> </ul>
<b>Surrender charge</b>	<ul style="list-style-type: none"> <li>▪ 15-year period</li> </ul>
<b>Death benefit option</b>	<ul style="list-style-type: none"> <li>▪ Option A: Level</li> </ul>

Sales materials are available to download or order at [consecobizlink.com](http://consecobizlink.com).

Policy form (may vary by state): CIC-3018

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