



Worksite UL2[®]

UNIVERSAL LIFE INSURANCE

Protect

What matters most!

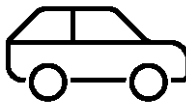


Special
offer for
education
employees

You care for your family today. Help ensure they're cared for in the future. Learn about universal life insurance coverage available to you and your spouse or children.



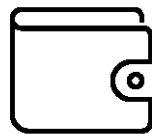
No height/weight guidelines, no physical or medical exams, no medical or prescription records*



Permanent & portable, with no change in rates or benefits



Cash value accumulation available



Flexible & affordable options

Take advantage of these benefits!

Lorain City Schools

Open Enrollment 2025

*Policy issue may depend on answers to health questions on the application and a MIB report. Restrictions may apply if proposed insured already owns, has canceled, withdrew from, was declined or postponed a Washington National or Conseco policy. These products have limitations and exclusions. For costs and complete details of coverage, contact your agent. Policies and riders subject to state availability. Products issued by Washington National Insurance Company, home office Carmel, IN.

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Why Worksite UL2[®]?

- Permanent life insurance protection
- Money to help cover your final expenses

You work hard to provide for the people you love most. You're focused on caring for them today—but what would happen if you couldn't provide for them in the future?



1-in-2 households

would feel the financial impact from the loss of a primary wage earner **WITHIN SIX MONTHS.**¹



1-in-3 households

would feel the financial impact from the loss of a primary wage earner **WITHIN ONE MONTH.**¹



¹LIMRA and Life Happens, 2018 Insurance Barometer Study, 2018, p. 32.

Protect what you've earned with permanent life insurance

Worksite UL2 offers financial security while giving you the control and flexibility to adjust your coverage level, cash value and premiums as your life insurance needs change.



Be prepared with Worksite UL2

- Permanent life insurance designed to **cover you and your family up to age 100**¹
- Spouse policies **up to \$25,000 with no spouse signature required**²
- **Portable coverage you can keep**—even if you change jobs or retire
- Cash value available on a tax-deferred basis³ with an interest rate **guaranteed not to fall below 3%**

This valuable protection starts at **just \$4 a week** through payroll deduction.



¹Employee and spouse policies may be purchased from the age of 18 years through 70 years. Children policies may be purchased from the age of 15 days through 23 years. Grandchildren policies may be purchased from the age of 15 days through 18 years and may not be available in all states.

²Spouse signature not required in most states.

³Under current tax laws.

Enhance your policy with additional coverage

☒ **FREE Terminal Illness Accelerated Death Benefit**

Pays you a lump sum of up to 75% of the death benefit¹ if you're diagnosed with a terminal illness,² allowing you to help cover healthcare costs or any other out-of-pocket expenses before your death. As long as your policy remains in force, the remaining benefit amount is paid to your designated beneficiary after your death.

There is no premium charge for this rider. It is issued automatically with your base policy.

☐ **Accidental Death Benefit³**

Provides an additional payment equal to the base policy's face value at the time of coverage issue in the event of your death due to a covered accident. This rider may be purchased up to age 65.

☐ **Children's Level Term Insurance³**

Issues coverage for children from the age of 15 days through 18 years and provides level term life insurance for each qualified child until he or she turns 23 or the base insured reaches age 65, whichever comes first. At that point, the coverage can be converted to the child's own permanent life insurance policy with no evidence of insurability required. The new policy's face amount may equal up to five times the coverage amount purchased with this optional coverage.

CHOOSE EITHER:

- **\$5,000 coverage at \$0.58 per week**
- **\$10,000 coverage at \$1.15 per week**

The weekly premium selected covers all qualified children in your family. As your family grows, additional children are automatically covered at 15 days of age with no premium increase.

☐ **Waiver of Stipulated Premium³**

Waives the monthly stipulated premium if the insured becomes totally disabled for six months or more. The waived amount is equal to the amount of stipulated premium in effect on the date of disability. Premiums can be waived up to the policy anniversary after the insured turns 65 or for two years (whichever is longer), up to \$25,000 per year.

This rider may be purchased up to age 55 and is available only when the base policy is issued. The rider will terminate at age 65.

☐ **Automatic Benefit Increase³**

Increases the amount of your coverage automatically for a specified period without any evidence of insurability. This coverage increase applies to the death benefit and Waiver of Stipulated Premium.

It's easy to do. Just select the option to add a dollar to your weekly premium. It's adjusted automatically every year for a specified number of years.

CHOOSE FROM THESE OPTIONS:

- **Employee + spouse age 60 and younger: \$1 per week for five years**
- **Employee age 55 and younger: \$1 per week for 10 years**
- **Employee age 55 and younger: \$2 per week for five years**

¹Interest accrues on any amount advanced for the Terminal Illness Accelerated Death Benefit Rider. Accrued interest may vary by state and is subtracted from the benefit amount paid upon death. Death benefit amount up to a maximum of \$250,000.

²See back cover for full definition of a terminal illness.

³Additional charges for optional coverages. These riders are subject to state availability and underwriting. Certain restrictions apply. Please talk to your agent for details.

Automatic Benefit Increase example:

Here's how a policy's death benefit can increase by adding just \$1 per week to the premium over 10 years.

30-year-old nontobacco user, \$5 weekly premium

RENEWAL YEAR	WEEKLY PREMIUM	DEATH BENEFIT
Original policy	\$5	\$27,326
Year 1	\$6	\$33,892
Year 2	\$7	\$40,142
Year 3	\$8	\$46,105
Year 4	\$9	\$51,807
Year 5	\$10	\$57,281
Year 6	\$11	\$62,440
Year 7	\$12	\$67,318
Year 8	\$13	\$71,944
Year 9	\$14	\$76,343
Year 10	\$15	\$80,537

**Increase your death benefit annually
with no underwriting!**



Advantages of Worksite UL2

PERMANENT

Life insurance that protects you now—and well into the future¹

SIMPLE

A short, simple application; answering health questions may not be required²

AFFORDABLE

Weekly premiums that fit your budget

CONVENIENT

Premiums can be deducted from your paycheck

FLEXIBLE

Customizable coverage that's adjustable to suit your needs³

FAMILY COVERAGE

Coverage options for the whole family, even if you don't participate

PORTABLE

Coverage you can keep—even if you change jobs or retire

CASH VALUE

Cash value available on a tax-deferred basis⁴ with an interest rate guaranteed not to fall below 3%

¹As long as premiums are paid and policy remains in force.

²Subject to state availability. Group qualification status will determine if health questions are required to be answered on the application. Please talk to your agent for details.

³Certain restrictions and limitations may apply.

⁴Under current tax laws.

Definitions

TERMINAL ILLNESS or TERMINALLY ILL: A medical condition from which the primary insured is not reasonably expected to recover; and from which the primary insured is expected to die within twelve (12) months from the date of certification by a duly licensed physician.

Insurers and their representatives are not permitted by law to offer tax or legal advice. The general and educational information here supports the sales, marketing and service of insurance policies. Based upon individuals' particular circumstances and objectives, they should seek specific advice from their own qualified and duly-licensed independent tax or legal advisers.

This is a product of the insurance industry and is not guaranteed by any bank or credit union nor insured by the FDIC, NCUA or NCUSIF.

Policy form (including state variations): ICC19W3018
Rider forms (including state variations):
Accidental Death Benefit: ICC19W6059
Children's Level Term Insurance: ICC19W6058
Automatic Benefit Increase: WNIC-6056
Terminal Illness Accelerated Death Benefit: WNIC-6054/ICC16W6054
Waiver of Stipulated Premium: ICC19W6060

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