

Introducing New

Small Group Life and Disability Packages

We are pleased to offer USABLE Life's Small Group Life and Disability Packages, a suite of insurance products designed to meet your employees' needs.

This group insurance plan includes:

- Employee Term Life • Accidental Death & Dismemberment (AD&D) • Dependent Term Life • Disability

	Option 1 Code: SGPL20	Option 2 Code: SGP10	Option 3 Code: SGP15	Option 4 Code: SGP20	Option 5 Code: SGP25	Option 6 Code: SGP35
BASIC LIFE PLAN DESIGN						
Benefit	Flat \$20,000	Flat \$10,000	Flat \$15,000	Flat \$20,000	Flat \$25,000	Flat \$35,000
Guarantee Issue 2 - 50 Lives	\$20,000	\$10,000	\$15,000	\$20,000	\$25,000	\$35,000
Reduction Schedule	Employee's Life Amount Reduces to 65% at age 65, 50% at age 70	Employee's Life Amount Reduces to 65% at age 65, 50% at age 70	Employee's Life Amount Reduces to 65% at age 65, 50% at age 70	Employee's Life Amount Reduces to 65% at age 65, 50% at age 70	Employee's Life Amount Reduces to 65% at age 65, 50% at age 70	Employee's Life Amount Reduces to 65% at age 65, 50% at age 70
Waiver of Premium	Full Premium Waiver	Full Premium Waiver	Full Premium Waiver	Full Premium Waiver	Full Premium Waiver	Full Premium Waiver
Accelerated Death Benefit	Up to 50% of Life amount	Up to 50% of Life amount	Up to 50% of Life amount	Up to 50% of Life amount	Up to 50% of Life amount	Up to 50% of Life amount
Dependent Life <i>*14 days to 6 months</i>	Spouse: \$5,000 Child: \$2,000 Infant*: \$100	Spouse: \$5,000 Child: \$2,000 Infant*: \$100	Spouse: \$5,000 Child: \$2,000 Infant*: \$100	Spouse: \$5,000 Child: \$2,000 Infant*: \$100	Spouse: \$5,000 Child: \$2,000 Infant*: \$100	Spouse: \$5,000 Child: \$2,000 Infant*: \$100
AD&D	Flat \$20,000	Flat \$10,000	Flat \$15,000	Flat \$20,000	Flat \$25,000	Flat \$35,000
DISABILITY PLAN DESIGN						
Monthly Benefit**	N/A	Flat \$600	Flat \$600	Flat \$900	Flat \$1,200	Flat \$1,200
Elimination Period	N/A	180 days	180 days	180 days	180 days	180 days
Definition of Disability	N/A	24 month own occupation	24 month own occupation	24 month own occupation	24 month own occupation	24 month own occupation
Benefit Duration	N/A	3 year/RBD	5 year/RBD	5 year/RBD	5 year/RBD	To age 65 RBD
Pre-Existing Condition Limitation	N/A	3/12	3/12	3/12	3/12	3/12
Types of Disability	N/A	Occupational & Non-Occupational	Occupational & Non-Occupational	Occupational & Non-Occupational	Occupational & Non-Occupational	Occupational & Non-Occupational
Mental Health & Substance Abuse	N/A	24 months of benefits	24 months of benefits	24 months of benefits	24 months of benefits	24 months of benefits
Monthly Cost per Employee	\$7	\$9	\$13	\$17	\$21	\$28

**Subject to 66 2/3% of monthly salary

For more information, please contact Coastal Financial Group at (973) 952 - 0300.



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Underwritten by:



Minimum Size Group: Two Lives

Minimum Participation: If there is a 100% employer contribution, there must be 100% employee participation. The minimum employer contribution is 25%.

If there is not 100% employer contribution then:

- Two to three Eligible Employees, 100% participation
- Four+ Eligible Employees, 75% participation (rounded up)

Guaranteed Issue Amount: All coverage is issued on a guaranteed issue basis. Late application will be subject to evidence of insurability. Pre-existing limitations apply to Disability.

Life and AD&D Highlights

Standard Life Provisions: Waiver of Premium, Conversion Privilege and Accelerated Death Benefit

Standard AD&D Riders: Seat Belt/Air Bag, Coma, Repatriation, Exposure & Disappearance

Reductions/Termination for Life and AD&D: Life and AD&D benefits will reduce by 35% at age 65 and reduce to 50% at age 70 of the pre-age 65 amount. Coverage terminates at retirement on both Life and AD&D.

Disability Highlights

Elimination Period: 180 days for Package 2 through 6

Definition of Disability: 24 month own occupation

Benefits Duration: Plan 2: 3 year RBD; Plans 3, 4 and 5: 5 year RBD; Plan 6: To age 65 RBD

Pre-Existing Condition Limitations: 3/12

Types of Disability: Occupational & Non-Occupational

Mental Health and Substance Abuse: 24 months of benefits

The benefits are provided through a group policy issued to and purchased by the employer on behalf of all the eligible employees.

This benefit summary only represents a very brief description of USABLE Life's insurance products. To learn more about these products, such as the eligibility requirements, participation rules, riders and any ineligible industries or other requirements, contact your broker or sales representative.

This brochure is for illustrative purposes only and is not an insurance policy and only the actual provisions of an issued policy control. USABLE Life's policies set forth the rights and obligations of covered persons and USABLE Life. Please be aware that certain limitations and exclusions apply, and certain coverage may reduce or terminate due to age or lack of eligibility. The insured employee will be furnished with a certificate of insurance. These documents should be read carefully.

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Underwritten by:

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