

**North American Insurance Trust (NAIT)**  
**Voluntary Group Term Life Insurance Plan**  
*Underwritten by Cigna Group Insurance*

**Eleven Reason This Plan is a Good Value!**

1. **\$50,000 guarantee issue** protection for employees, \$20,000 for spouse. Up to a maximum of \$250,000 can be purchased over the guarantee issue, subject to medical underwriting. Guarantee issue is automatic! Principal amount of coverage is increased upon approval of medical underwriting.
2. The only participation requirement is a **minimum of 5** new applications regardless of the size of the group. No more worrying about a percentage requirement.
3. Participants in an existing plan can be grandfathered on a no loss-no gain basis. No one suffers due to a change in carrier.
4. Age banded rate changes occur once per year on the anniversary date of the group. Two benefits: Payroll changes occur only once a year and employees can keep their old premium rate during the year until the next anniversary date.
5. Dependent child coverage is available in three different increments: \$2,500, \$5,000, and \$10,000. One modest rate covers all children in the family.
6. If an employee is a fare paying, ticketed passenger on a common carrier (airplane, ship, train, or bus) an additional two times the amount of group coverage they are covered for will be added up to a maximum of \$200,000. Employees will always have travel life insurance when they travel by common carrier.
7. This plan is completely portable. If an employee leaves employment for any reason, they can keep their coverage in force at the same low rates. Premium is billed quarterly.
8. Special living benefit: Up to 75% of the insurance may be paid with a terminal illness diagnosis with less than a 12-month life expectancy. Allows employee to plan for the future security of his family in advance of his death.
9. Disability waiver of premium: If an employee becomes totally disabled prior to age 60, premiums will be waived until such time that they are no longer disabled; they receive retirement benefits, or attain age 65.
10. Payment is not required with group application. All necessary documents to set up the group and the individual employee applications are submitted to Thomas E. Mestmaker Insurance & Associates, Inc. for processing. The first billing, along with a Welcome Letter is forwarded to the group. The initial bill is accurate from the start. Simplified reconciliation.
11. Plan descriptions and enrollment materials are available and can be in your hands upon request.