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# Questions & Answers

**Horizon Universal  
Life Insurance**  
A Voluntary Worksite  
Insurance Program

# SAFE, SIMPLE AND SECURE.

Helping provide security for your family.

## Q. What is universal life insurance?

A. Universal life insurance is a policy that provides a death benefit while allowing cash value to accumulate at current non-guaranteed interest rates. Universal life insurance is flexible. You can change your premium payment and the amount of the death benefit.\*

\* Universal life insurance builds cash value which accumulates at the current non-guaranteed interest rate. Changes in the current non-guaranteed interest rate, current cost of insurance rates, and current expense charges will affect the cash value. The current non-guaranteed interest rate will never be less than the current cost of insurance rate.

**Q. In what way is universal life comparable to a traditional life insurance product?**

A. Universal life offers some of the same features as a traditional life insurance policy: lifetime protection, loan privileges, cash values that can accumulate on a tax-deferred basis according to current tax laws, and death benefits that are income tax-free to the beneficiary.

**Q. How does universal life insurance differ from traditional life insurance?**

A. The most significant difference is flexibility. You can adjust your policy to meet your changing needs, subject to Company guidelines. An increase in the amount of insurance may require evidence of good health satisfactory to the insurance company.

**Q. Do I have to take a physical exam?**

A. If you qualify, you can buy certain amounts of life insurance without a physical exam. If an exam is necessary, it will be done at the expense of the Company.

**Q. When will the insurance I choose become effective?**

A. If you meet all the requirements for coverage and are insurable under the insurance company's underwriting guidelines, your life insurance is effective the day you sign the application and payroll deduction card.

**Q. How much does the insurance cost?**

A. The cost of the insurance depends primarily on the amount of coverage you select as well as your age and tobacco use.

**Q. How does the use of tobacco affect my premium rate?**

A. Studies indicate that people who do not use tobacco enjoy a longer life span than individuals who do. We recognize this fact and offer lower premiums to those who do not use tobacco in any form.

**Q. Does this program replace any of my present group life insurance?**

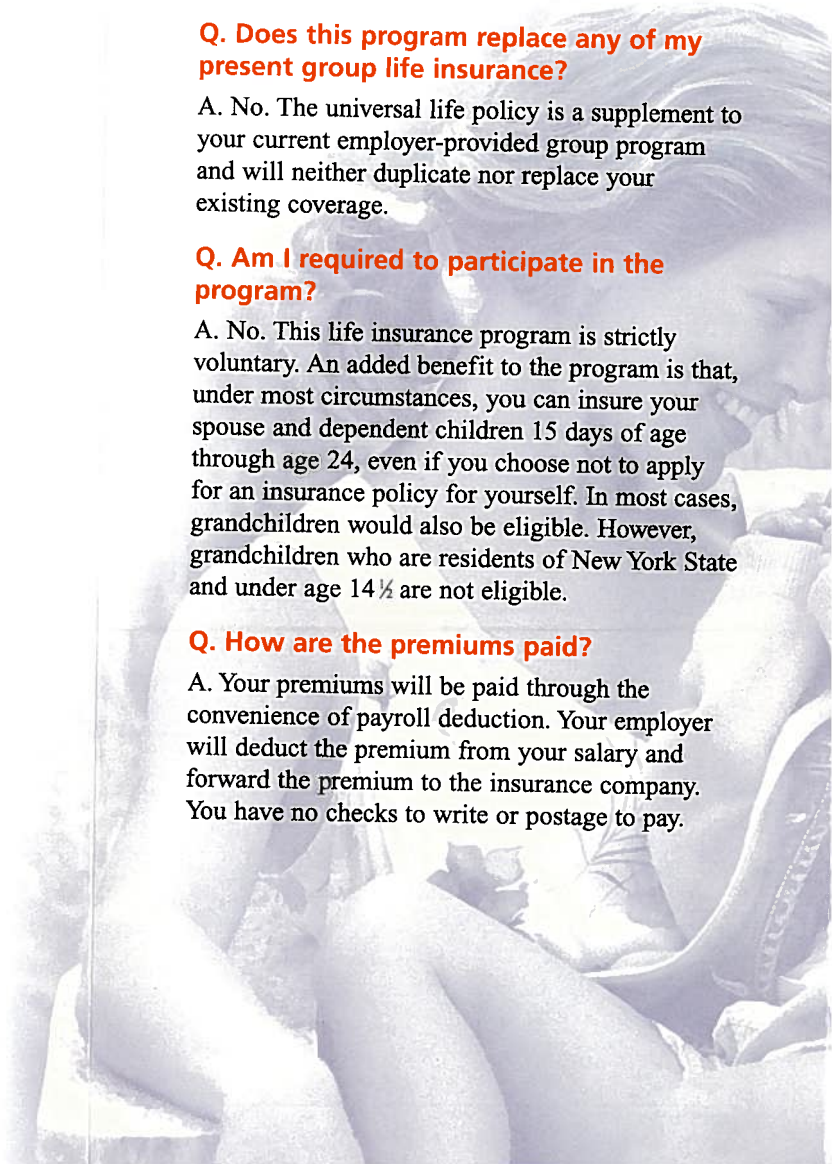
A. No. The universal life policy is a supplement to your current employer-provided group program and will neither duplicate nor replace your existing coverage.

**Q. Am I required to participate in the program?**

A. No. This life insurance program is strictly voluntary. An added benefit to the program is that, under most circumstances, you can insure your spouse and dependent children 15 days of age through age 24, even if you choose not to apply for an insurance policy for yourself. In most cases, grandchildren would also be eligible. However, grandchildren who are residents of New York State and under age 14½ are not eligible.

**Q. How are the premiums paid?**

A. Your premiums will be paid through the convenience of payroll deduction. Your employer will deduct the premium from your salary and forward the premium to the insurance company. You have no checks to write or postage to pay.





**Q. Can loans be made against my cash value?**

A. Yes. Once cash value accumulates, you can borrow against it at the rate shown in your policy. Interest is payable in advance. The death benefit will be reduced by the amount of any outstanding loan and unpaid accrued interest.

**Q. How will I be kept informed of my cash value?**

A. The insurance company will mail you, the policyowner, an annual report which will show your policy activity, including premiums paid, the accumulated cash value, and any loan activity. This report is mailed each year about three months after the policy anniversary.

**Q. What do I do if I want to make a change to my policy?**

A. There are several ways you can make a change. You may consult with an enrollment representative, a licensed insurance agent who will visit your company on a periodic basis, usually once a year. If you prefer, you can contact the insurance company's Customer Service department, toll free (800) 537-5024, Monday through Friday from 8 a.m. to 5:00 p.m. Central time. There is also a service request form mailed with every policy that can handle a majority of policy change requests.

**Q. What happens to my policy if I leave my company?**

A. This policy is portable and can be taken with you if you leave your place of employment or retire. While payroll deduction would no longer be available, you can arrange to have your premium payments deducted automatically from your personal checking account. Like payroll deduction, an electronic funds transfer will save you writing checks and paying postage. If you prefer, you can choose to pay premiums annually, semi-annually, quarterly, or monthly; you will be billed directly.

**Q. Can I change my mind and cancel my policy?**

A. Yes. You have 20 days after receiving your policy to change your mind. If you cancel the policy within the 20 days, your premiums will be refunded. The length of this free-look period may vary in some states.

**Enrollment representatives, who are licensed insurance agents, will be available for any additional questions you may have.**