

**Each full-time Wabash appointed pastor has the following benefits (only available as long as pastor works for a church in the Wabash Conference)**

**Group Term Life** Insurance through Anthem

\$25,000 in life insurance coverage

Benefits will reduce as follows:

- by 35% at age 65
- by 60% at age 70
- by 72% at age 75
- by 80% at age 80

Benefits terminate at retirement

**AD&D** (Accidental Death & Dismemberment) through Anthem

\$25,000 Principal Sum

If a certificate holder dies or sustains a loss from the **Table of Losses and Benefits** below due to and within 180 days of an Accident, we will pay the amount for the loss stated in the Table of Losses and Benefits, provided:

- the accident occurs while the certificate holder is insured for the Group Accidental Death and Dismemberment Insurance; and
- the loss is a result of the accident and not any other cause

<b>Table of Losses and Benefits</b>	
<b>Loss</b>	<b>Benefit</b>
Loss of Life	Principal Sum (\$25,000)
Loss of Two Members	Principal Sum (\$25,000)
Loss of One Member	One-half the Principal Sum (\$12,500)

**Long Term Disability** through Unum

60% of monthly earnings to a maximum of \$5,000 per month

Elimination Period: 180 days

We also have **Voluntary Life** available at a very low price (with the voluntary insurance you can get life insurance on your spouse and your children).

**Wabash Conference Group Voluntary Life Insurance**  
**Carrier: Principal Financial Group**  
**Premium Rates**

Member Life Insurance

*Minimum: \$20,000*

*Maximum: \$500,000*

*Increase in increments of \$20,000*

(Rate for each \$1,000 of insurance in force)

<b>Member Age</b>	<b>Non-smoker</b>	<b>Smoker</b>
Under 30	\$0.09	\$0.13
30-34	\$0.10	\$0.15
35-39	\$0.13	\$0.21
40-44	\$0.20	\$0.35
45-49	\$0.33	\$0.61
50-54	\$0.49	\$0.94
55-59	\$0.79	\$1.44
60-64	\$1.18	\$2.06
65-69	\$2.14	\$3.54
70 and over	\$3.56	\$5.56

Dependent Spouse's Life Insurance

*Minimum: \$10,000*

*Maximum: \$100,000*

*Increase in increments of \$10,000*

(Rate for each \$1,000 of insurance in force)

<b>Member Age</b>	<b>Non-smoker</b>	<b>Smoker</b>
Under 30	\$0.06	\$0.10
30-34	\$0.07	\$0.12
35-39	\$0.10	\$0.18
40-44	\$0.17	\$0.32
45-49	\$0.30	\$0.58
50-54	\$0.46	\$0.91
55-59	\$0.76	\$1.41
60-64	\$1.15	\$2.03
65-69	\$2.11	\$3.51
70 and over	\$3.53	\$5.53

Dependent Children Life Insurance

*\$10,000 only*

*Cost \$2.50 per family*

Note: You must work a minimum of 30 hours a week for the church in order to sign-up for this Life Insurance.

There is a small increase in the rate at certain birthdays (in five year increments: 40, 45, 50, 55, etc.)

For more information regarding this insurance, please contact the conference office.