



Premier Whole Life Insurance

A convenient, affordable life insurance plan offering financial protection for your loved ones.

For the employees of Anheuser-Busch Companies, LLC

ReliaStar Life Insurance Company, a member of the Voya® family of companies

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What is Whole Life Insurance?

Whole Life Insurance is an individual life insurance policy that pays a benefit to your beneficiary if you pass away. Your premium payments will stay the same for the life of the policy, as long as you meet the required premium payments. Plus, the policy builds cash value, which you can borrow against. Any unpaid loan would be subtracted from the benefit that is paid to your beneficiary.

Features of Premier Whole Life Insurance include:

- **Flexibility:** After the first policy year, the death benefit may be increased to meet your changing needs.
- **Payroll deduction:** Premiums are paid through convenient payroll deductions.
- **Keep your coverage:** Should you leave your current employer or retire, you can take your coverage with you.

How can life insurance help?

Below are a few examples of how your life insurance benefit could be used:

- Pay off any remaining medical bills, funeral costs and debts
- Provide ongoing financial support to your family
- Keep your family in your home by paying off the mortgage
- Fund your children's education

Who is eligible for life insurance?

- **You**— active employees in benefits-eligible positions*, excluding ACA eligibility.
- **Your spouse or domestic partner***— 15 through 70 years. If both you and your spouse are employees, you may elect to be covered with an employee or a spouse policy, but not both. Each person can only be covered by one policy.

*refer to your Eligibility and Administrative Rules SPD for details.

What amount of coverage am I eligible for?

- **For you**—Eligible for \$10,000, \$20,000 or \$30,000.
- **For your spouse**—Eligible for \$10,000, \$20,000 or \$30,000.

What optional benefits are available?

Your employer's Premier Whole Life Insurance offering includes the following optional benefit. Availability and provisions may vary by state. See your policy and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.

- **Children's Term Insurance Benefit:** This benefit offers a fixed amount of term life insurance coverage, and guaranteed issue coverage with one premium rate for all eligible, unmarried, dependent children ages 15 days through 24 years.
 - Coverage amount of \$10,000 are available.
 - Features a conversion privilege that allows coverage to be maintained through the balance of the insured's life.
 - Available for employee election only.

Do I need to answer any health questions?

Coverage is available on a guaranteed issue basis, meaning there are no health questions you need to answer. You also do not need to answer health questions on your spouse and/or children.

- For you – You may elect up to \$30,000 without answering health questions.
- For your spouse*—You may elect up to \$30,000 of life insurance on your spouse without answering health questions.

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Exclusions and Limitations*

Life insurance coverage has a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

*Exclusions and limitations may vary by state. Read your policy and riders carefully for exact terms, conditions, exclusions and limitations.



Questions?

For more information, please contact:

- Voya Employee Benefits Customer Service at (877) 236-7564

This is a summary of benefits only and not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued.. This product is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07; CTR Rider Form #RL-WL2-CTR-0; WL Rider Form #RL-WL2-WLR-07. Form numbers, availability and provisions may vary by state.

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