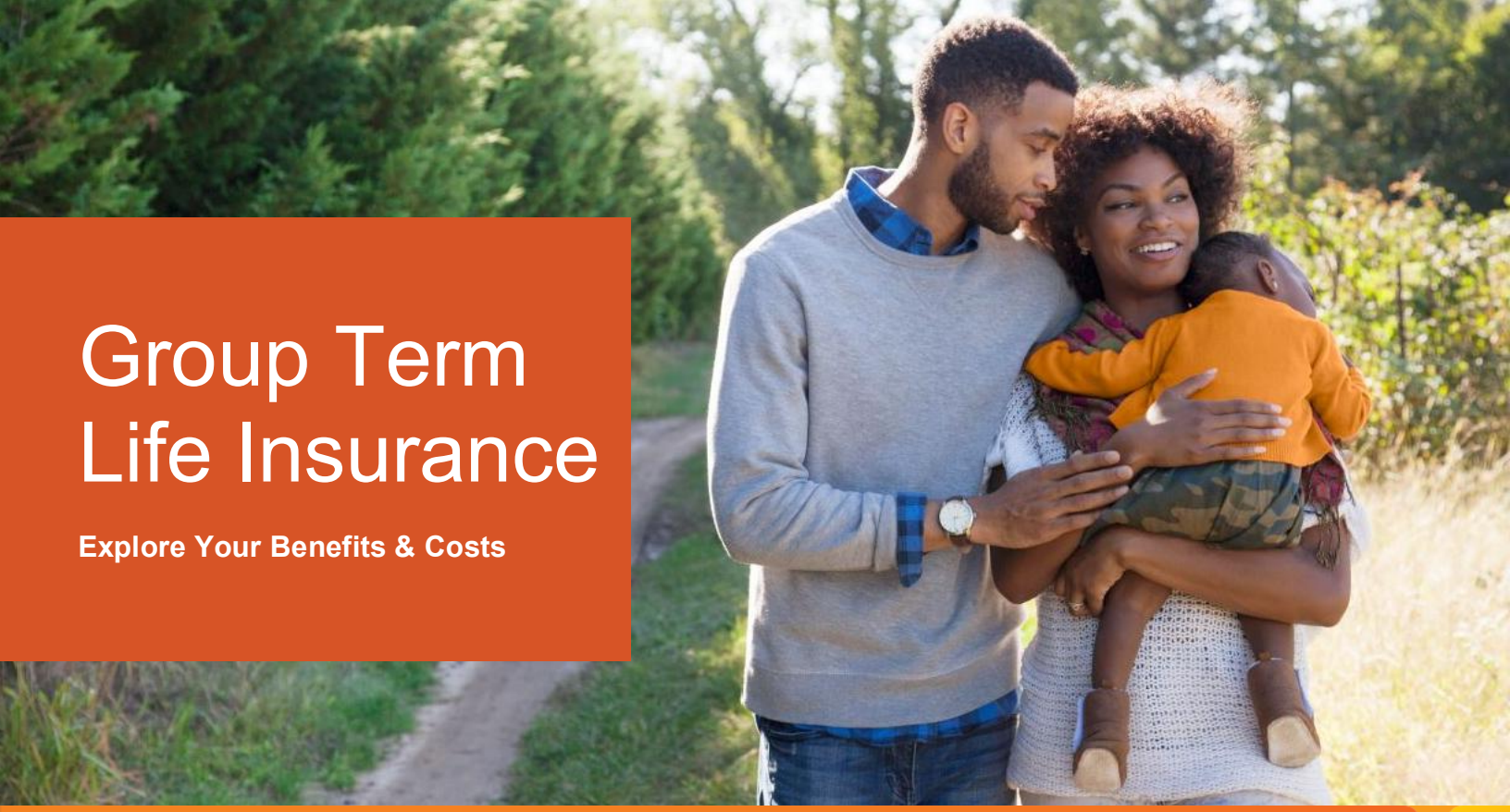

Group Term Life Insurance

Explore Your Benefits & Costs

National Church Residences

Group Name: National Church Residences
Group Number: 730955

You're committed to caring for your loved ones for a lifetime. If the future doesn't go the way you planned, Group Term Life Insurance can help. After a death, it provides a benefit payment that can be used for funeral expenses, co-signed loan debt, future education, or whatever your beneficiaries would like.

This document includes expanded information about Group Term Life Insurance, such as how much it will cost, details about what's covered and what's excluded, and more. As you explore, keep in mind:

- No medical questions or tests are required for basic coverage
- Accidental Death & Dismemberment coverage is also included
- Keep your coverage even if you leave your employer

It's difficult to think about loss, but important to be prepared for the unexpected. The Group Term Life Insurance available through your employer is a simple way to stay covered in the coming year.

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

PLAN | INVEST | PROTECT

VOYA® FINANCIAL

Get basic coverage at no cost

Your employer is providing basic Group Term Life Insurance to you at no cost to you. This means that if you pass away during the "term" (your employer's benefit year), beneficiaries will receive a benefit payment. Your coverage also includes Accidental Death & Dismemberment Insurance, which provides a benefit payment if you pass away or are severely injured in a covered accident.

The coverage being offered to you is:

	Coverage Amount
For you	1x basic annual earnings to a max of $250,000

Add supplemental coverage based on your needs

In addition to the basic coverage that's being provided at no cost to you, you have the opportunity to elect additional coverage when you enroll. Supplemental Accidental Death & Dismemberment insurance is also included, which provides the insured person or their beneficiary a payment separate from the life insurance benefit if the insured person dies or is severely injured in a covered accident.

When you enroll, you'll have the opportunity to choose up to the following amount(s):

Not sure how much you need? Try the Life Insurance Calculator at go.voya.com/lifecalc to learn more.

	Coverage Amount	Guaranteed Issue Limit
For you	$10,000 to a maximum of $300,000 in $10,000 increments, not to exceed 5 times basic annual earnings.	$200,000
Your spouse	$5,000 to a maximum of $150,000 in $5,000 increments, not to exceed 50% of the employee's Supplemental Life insurance amount.	$75,000
Your child(ren)*	$10,000	$10,000

Children up to age 26. If your spouse or child are eligible for coverage as an employee, they are not eligible for additional coverage as a spouse or child.

Guaranteed-Issue Limit and Evidence of Insurability

The guaranteed-issue limit is the amount that's available to new hires, when newly eligible, or following a change in family status, without providing evidence of insurability (EOI). To get coverage beyond this limit, you may need to complete the EOI form for all applicable family members. This form includes questions about current and past health conditions. The insurer may request additional information before approving or denying coverage.

If you currently have Supplemental Life Insurance, you may elect to increase your coverage amount during a scheduled annual enrollment period by $20,000 or two plan increments, whichever is less, without providing evidence of insurability.

If you are not currently enrolled in Supplemental Life Insurance, and newly enrolling as a late entrant during a scheduled annual enrollment period, you may elect coverage of $20,000 or two plan increments, whichever is less, without providing evidence of insurability.

If you currently have Supplemental Spouse Life Insurance, you may elect to increase your coverage amount during a scheduled annual enrollment period by $10,000 or two plan increments, whichever is less, without providing evidence of insurability.

If you are not currently enrolled in Supplemental Spouse Life Insurance, and newly enrolling as a late entrant during a scheduled annual enrollment period, you may elect coverage of $10,000 or two plan increments, whichever is less, without providing evidence of insurability.

When evidence of insurability is required, the insurance company will need to approve it before coverage becomes effective.

Age reductions

Benefit amount reduces to 65% of original coverage when the employee or spouse reaches age 70; 50% at age 75. Coverage terminates at retirement unless retiree coverage is provided. Premium amounts are also reduced accordingly, and automatically adjusted for the new benefit amount(s).

How much does it cost?

The cost of Group Term Life and Accidental Death & Dismemberment Insurance varies depending on the coverage amount you select. Use table below to calculate monthly premium amounts. “Age” refers to the employee or spouse’s age as of January 1 of the policy year.

Rates shown are guaranteed until January 1, 2026.

The employee cost shown below includes both insurance premium and a non-insurance fee for Bereavement Support, including Funeral Planning & Will Preparation.

Employee and Spouse Supplemental Life Insurance Rates	
Employee or Spouse Age	**Monthly rate per $1,000 of coverage**
Under 25	$0.05
25-29	$0.06
30-34	$0.08
35-39	$0.09
40-44	$0.13
45-49	$0.21
50-54	$0.36
55-59	$0.58
60-64	$0.77
65-69	$1.27
70-74	$2.22

Employee and Spouse Supplemental Life Insurance Rates	
Employee or Spouse Age	**Monthly rate per $1,000 of coverage**
75+	$3.83
The rates are per individual.	

Supplemental Accidental Death and Dismemberment (AD&D) Insurance Rates	
Coverage type	**Monthly rate per $1,000 of coverage**
Employee Supplemental AD&D	$0.02
Spouse Supplemental AD&D	$0.02
Children Supplemental AD&D	$0.03

Children Life Insurance Rates
Monthly cost for all eligible children
Monthly rate per $1,000 of coverage
$0.05

To calculate your total monthly cost:

	Employee	Spouse	Child(ren)
1. Enter the amount of coverage you'd like for you, your spouse, and your child(ren).			
2. Divide each amount by 1,000.			
3. Using the rate tables above, find the appropriate rate per $1,000 of coverage for each person.			
4. Multiply each answer from Step 2 by the appropriate rate.			
5. Add your answers from Step 4 together to find your total monthly cost.			

What else is included?

receive a portion of the benefit early

Accelerated Death Benefit
If you are diagnosed with a terminal illness with a limited life expectancy, you may receive a portion of your death benefit while still living. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

continue coverage at no cost

Waiver of Premium benefit
If you aren't working because you are totally disabled, Waiver of Premium allows you to keep your Group Term Life Basic and Supplemental coverage for a period of time without paying premiums.

keep coverage if employment ends

Continue or convert coverage
If your employment ends or you no longer meet your employer's eligibility criteria, you may have the option to continue coverage by paying premiums directly to the insurance company. You may also have the option to convert coverage into an individual Whole Life Insurance policy. Coverage for your spouse or children is also available.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

The following non-insurance services are also provided:

Obtain support when experiencing a loss.

Bereavement Support, including Funeral Planning & Will Preparation

We work with Empathy to offer you Bereavement Support, including Funeral Planning & Will Preparation services. Combining technology and human care, Empathy helps families prepare for the future and navigate the emotional and practical challenges associated with loss. Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY.

Access **extra support** the next time you travel.

Voya Travel Assistance

Being in an unfamiliar place can cause stress, especially if something goes wrong. Voya Travel Assistance offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology. Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.

Ready to Enroll?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (800) 955-7736
- or go to https://presents.voya.com/EBRC/nationalchurchresidences

Exclusions and limitations

Supplemental Life Insurance coverages have a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

AD&D Insurance has exclusions that are described in the certificate of insurance or rider.
This offer is contingent upon participation requirements being met.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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