



EMPLOYERS GROUP TRUST

FOR MORE INFORMATION, PLEASE CONTACT:

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Employers Group Trust is a totally flexible product offering Life/AD&D, STD and LTD benefits designed to provide complete insurance coverage to groups of two or more employees. All lines can be written as stand alone or in conjunction with other coverage. We offer competitive rates and a simple plan design to make writing group coverage as easy as possible.

COVERAGE FOR 2 OR MORE EMPLOYEES WITH A 3 YEAR RATE GUARANTEE ON LIFE AND LTD; 2 YEAR ON STD.

LIFE/AD&D

- Non-Medical issues Life amounts;

# Lives	Amount
2-4	\$50,000
5-9	\$75,000
10-19	\$100,000
20+	\$125,000

- Accelerated Death Benefit—75% up to \$250,000
- Life/AD&D coverage includes Beneficiary Services along with a Safe Driver benefit which includes a Seat Belt/Air Bag Benefit
- Life Conversion option included

SHORT TERM DISABILITY

- All non-medical issue up to a \$1,200 maximum
- Includes zero day residual
- Includes partial benefit

LONG TERM DISABILITY

- All non-medical issue with a maximum of up to \$7,500 with 60% replacement
- Progressive Partial Benefit included—the industry’s finest partial definition
- Own Occupation definition of disability for select industries
- Monthly maximum up to \$10,000 for select industries
- Includes EAP Services
- Conversion option included
- Includes W-2 Earnings Definition option

Additional options and features available.

LARGE EMPLOYER BENEFITS FOR YOUR SMALL BUSINESS CLIENTS

EGT is underwritten and insured by The Lincoln National Life Insurance Company which is rated A+ from A.M. Best, AA by Standard and Poor’s and A+ by Fitch.

