

Policy #8510900

Your basic and optional coverages

Basic coverages (automatically enrolled)

Minister basic life	\$10,000	• Includes matching AD&D benefit
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Optional coverages

Dependent basic life	Spouse: \$2,000 Child: \$1,000	
Voluntary minister life/AD&D	\$5,000 increments	• Maximum: \$250,000 • Includes matching AD&D benefit
Voluntary spouse life/AD&D	\$1,000 increments	• Maximum: \$50,000 • Includes matching AD&D benefit • Coverage may not exceed the total amount of the minister's coverage
Voluntary child life/AD&D	Automatic 50% of voluntary spouse coverage	• Maximum: \$25,000 • Includes matching AD&D benefit • Coverage may not exceed 50% of spouse election • Children are eligible from live birth until age 26

Minister voluntary life and AD&D coverage reduces to 50 percent at age 70, 25 percent at age 75, 15 percent at age 80 and 5 percent at age 85. Coverage will not be reduced below \$5,000.

The \$10,000 basic term life coverage that comes with being a UPCI-credentialed minister does not reduce with age.

Costs of coverage

Minister and dependent voluntary term life & AD&D insurance

Age	Minister*	Dependents**
Under 30	\$9.23	\$5.40
30-34	9.72	6.07
35-39	11.18	7.39
40-44	19.20	8.13
45-49	30.60	8.84
50-54	48.60	10.03
55-59	89.40	13.60
60-64	137.40	20.33
65-69	213.00	33.79
70+	357.60	33.79

*Annual Premium per \$5,000 unit of coverage

**Annual Premium Per \$1,000 unit of coverage

Please note, minister and spouse rates increase with age and are subject to change.

The rates include an administration fee, payable to the UPCI, to cover administrative expenses involved with this insurance plan.

Prepared for:



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Premium calculator

How to enroll and questions

Please contact United Insurance Solutions

Email: insurance@upci.org

Call: 636-229-7979

Name/update beneficiary

To update your beneficiary, please visit our website unitedinsurancesolutions.org, call 636-229-7979

or email us at insurance@upci.org.

Frequently asked questions

What is life and AD&D insurance?

Group basic life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health questions and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave UPCI?

You can continue to be insured with Securian Financial beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to United Pentecostal Church International, Inc. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



Learn more

Visit Securian's educational microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit [Securian.com/upci-insurance](https://securian.com/upci-insurance)



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F104094-1 8-2023 DOFU 9-2023
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