

For Group Plans

TERM LIFE AND ACCIDENT PLANS

Nearly 7 in 10 American households would be in immediate financial jeopardy if the primary breadwinner died, according to LIMRA, an industry research group. And fewer than half of all American households have life insurance — a 50-year low. Help protect your family's financial security with GuideStone's term life insurance plans.

Effective January 1, 2024

| Employee Term Life Plan | |
|---|--|
| Coverage amounts | Standard issue is \$5,000 increments from \$10,000 to \$50,000, a flat amount of \$100,000 or one to eight times annual salary. Additional term life coverage (Optional Life) is also available without medical underwriting in flat amounts from \$10,000 to \$50,000.* A flat amount of \$100,000 and one to eight times annual salary are also available with medical underwriting.** |
| Coverage maximum | Lesser of eight times salary or \$750,000 |
| Benefit reduction at age 65 (active employee) | Reduces to 65% of current amount (but will not reduce below \$20,000) |
| Retirement | Maximum of \$20,000 or coverage amount at retirement, whichever is less |

| Spouse Term Life Plan | |
|-----------------------|--|
| Coverage amount | \$5,000 increments |
| Coverage maximum | 50% of Employee Term Life Plan coverage up to a maximum benefit of \$250,000 |

| Child Term Life Plan | |
|----------------------|------------------------------|
| Coverage amount | \$10,000 |
| Coverage maximum | Coverage continues to age 26 |

| Accidental death and dismemberment (AD&D) (Employee only) | |
|---|---|
| Benefit | Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident |
| Coverage amount | Equals Employee Term Life Plan benefit amount |

| Supplemental Accidental death and dismemberment (Employee and spouse) | |
|---|---|
| Benefit | Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident |
| Employee coverage amount | \$25,000 increments up to a maximum of \$500,000 |
| Spouse coverage amount | 50% of employee coverage amount |

¹ Plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

*Guaranteed Issue is offered only during initial 31-day eligibility period.

**Standard issue is \$5,000 increments from \$10,000 to \$50,000, a flat amount of \$100,000 or one to eight times annual salary. Additional term life coverage (Optional Life) is also available without medical underwriting in flat amounts from \$10,000 to \$50,000. A flat amount of \$100,000 and one to eight times annual salary are also available with medical underwriting.

For Group Plans

MONTHLY RATES

Employee and Spouse Term Life^{1,2}

Monthly rates per \$1,000 of monthly salary amount

Effective January 1, 2024

| Age | Rate |
|------------|--------|
| 24 & under | \$0.04 |
| 25–29 | \$0.05 |
| 30–34 | \$0.06 |
| 35–39 | \$0.10 |
| 40–44 | \$0.15 |
| 45–49 | \$0.25 |
| 50–54 | \$0.43 |
| 55–59 | \$0.65 |
| 60–64 | \$1.03 |
| 65+ | \$2.25 |

Child Term Life^{1,2}

The monthly rate for \$10,000 of child life coverage is 75 cents total, regardless of the number of children covered.

| Age | Rate |
|-----------|--------|
| To age 26 | \$0.75 |

Accidental Death and Dismemberment¹ (AD&D) (employees only)

| Age | Rate |
|----------|---------------------------|
| All Ages | 2.5¢ per \$1,000 coverage |

Employee and Spouse Supplemental AD&D¹

| Age | Rate |
|----------|---------------------------|
| All Ages | 2.5¢ per \$1,000 coverage |

¹Plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

²Your initial premium for coverage is based on your age upon approval; premiums increase as you enter each new five-year age period.

Additional Benefits

These valuable programs are included at no additional cost with a term life plan. This gives you the help you need to deal with the challenges and triumphs of tomorrow.

Life Planning Financial & Legal Resources

Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

Accelerated Benefits

Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 75 percent of the death benefit (\$250,000 maximum) prior to death.

Portability or Conversion of Coverage

Employees and their dependents can continue coverage if employment is terminated or they otherwise lose eligibility.

Add Children Without Underwriting

No underwriting is required to add a dependent child within 60 days of the child's birth, adoption or placement for adoption.

Additional AD&D Benefits

AD&D plan pays additional death benefits if you die traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.