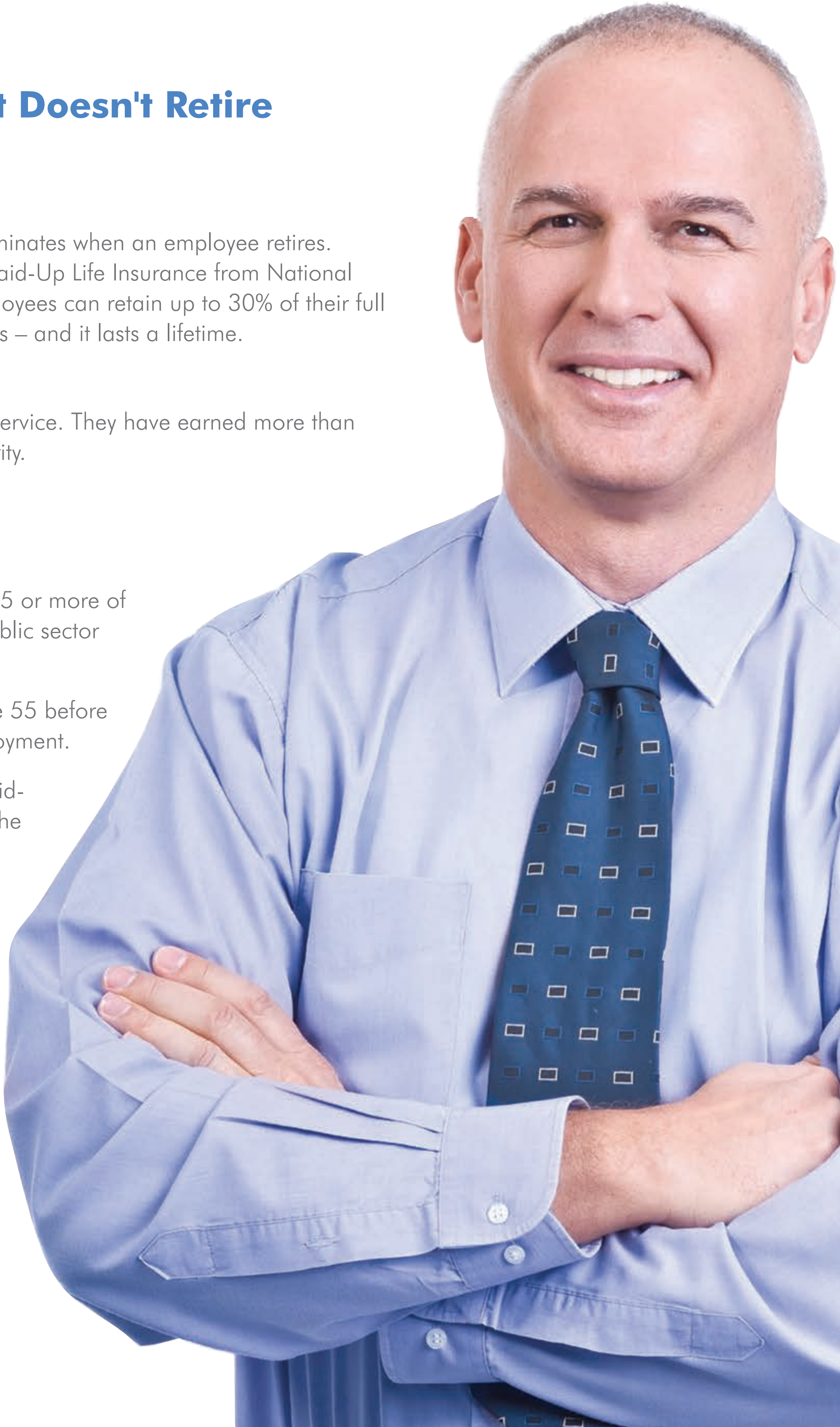
Life Insurance That Doesn't Retire When You Do



Group Life Insurance generally terminates when an employee retires. However, it doesn't have to. With Paid-Up Life Insurance from National Insurance Services (NIS), your employees can retain up to 30% of their full benefit with no additional premiums – and it lasts a lifetime.

Your employees dedicate years of service. They have earned more than retirement. They have earned security.

Eligibility:

- The employee has worked 15 or more of the previous 20 years for public sector employers.
- The employee is at least age 55 before retiring or terminating employment.
- The group must have the Paid-Up Life plan in effect when the employee reaches age 65.
- The employee must meet the vesting schedule requirements.
- For employees that retiree early, premiums must be paid to age 65. Premiums can be paid by the employee or the employer.

(over)

NATIONAL INSURANCE SERVICES

Corporate Headquarters: 250 South Executive Drive, Suite 300, Brookfield, WI 53005-4273
Offices Nationwide: 800.627.3660 **www.NISBenefits.com**

Choose from Three Vesting Schedules

Option 1: Standard Vesting Schedule

At age 65, the number of *full years* insurance has been paid:	Percent of the full benefit amount available to the employee after age 65:
3	3%
4	7.5%
5	12%
6	18%
7	24%
8+	30%

Option 2: Accelerated Vesting Schedule

At age 65, the number of *full years* insurance has been paid:	Percent of the full benefit amount available to the employee after age 65:
1	3%
2	7.5%
3	12%
4	18%
5	24%
6+	30%

Option 3: Accelerated-Plus Vesting Schedule

At age 65, the number of *full years* insurance has been paid:	Percent of the full benefit amount available to the employee after age 65:
0-11 months	0%
1	10%
2	20%
3	30%

Administered by:

NATIONAL INSURANCE
SERVICES
Corporate Headquarters
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Policies Underwritten by:

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Independence Holding Group
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