

**Voluntary Products for your employees' peace of mind.**

These fully-portable LeadersLife value-added options are *voluntary* and *employee paid*, with flexible options for employees and their dependents. All of the billing and administration is handled by *The Kempton Company* and is billed alongside all of your other benefits!

**Secure Group Accident Insurance**

Over 10,000 people receive ER treatment related to recreational injuries per year in the U.S. These unintentional injuries are one of the top three causes of death for people ages 15-54. Voluntary Group Accident coverage helps the employee pay health insurance deductibles and co-payments, monthly bills such as utilities, and helps the participant get their life back on track.

**Term Life Insurance to Age 100**

Lifestyle Term to 100 plans offer security, that is portable, for your employee's entire family at a guaranteed level premium to age 100. Leaders Lifestyle with Critical Illness Plan is America's oldest term life insurance plan that includes a built-in Critical Illness Benefit that can accelerate 30% of the life benefit upon diagnosis of one of five major health conditions such as heart attack, stroke, life-threatening cancer, cardiac bypass or transplant, or a terminal condition with a life expectancy of 24 months or less.

**Why LeadersLife?**

Founded in 1988 in Tulsa, OK, Leaders Life, its management, employees, and stakeholders believe in the value that insurance products bring to families in securing their financial future and in taking care of the customer and their needs with integrity, care, and hard work.



**Group Accident**

Coverage for on and off-the-job accidental injuries. Provides peace of mind when unexpected expenses arise due to an accident. Benefits are payable to the insured and can be used as they see fit. Dual option plan designs offers flexibility.

**Benefits include:**

- Emergency medical treatment
- Dislocations/Fractures
- Hospitalization
- Daily hospital confinement
- Ambulance
- Accidental death & dismemberment
- Outpatient physician expense
- Burns
- Physical therapy
- Surgery

**Term to 100 Life Insurance**

Permanent term life insurance available to employees and dependents. Rates lock in at issue-age and are guaranteed to never increase. Policy term is to age 100, providing long-term coverage with level premiums. Includes 30% accelerated benefits for covered critical illnesses.

**Features:**

- Guaranteed issue up to \$10,000
- \$10,000-\$150,000 benefits available
- 30% accelerated benefit for critical illness:
  - ◆ Heart attack
  - ◆ Stroke
  - ◆ Life threatening cancer
  - ◆ Cardiac surgery
  - ◆ Terminal Condition (24 month life expectancy)
- Accidental death (Double indemnity)
- Simplified underwriting
- No exams