

Voluntary Benefits Proposal



Presented to:

Prepared for:

Contact:



Allstate[®]

BENEFITS

Thank you for considering Allstate Benefits for your client, Columbus City Schools. We appreciate the opportunity to present our valuable products and services to you.

As a leading provider of voluntary benefits, we offer a comprehensive and competitive product portfolio including some of the industry's top-rated Critical Illness, Accident, Cancer and Universal Life products.

Backed by the strength of our nationally recognized brand, we offer the protection of the Good Hands[®] to employer groups ranging from three employees to more than 1 million.

Advantages to partnering with Allstate Benefits include:

- Superior products with optional riders to further enhance coverage
- Customizable solutions to meet your clients' specific needs
- Cutting edge, flexible enrollment technology options
- Exceptional customer service, for employers and employees alike
- Compassionate, professional Claims team
- Strong post-sale support, including an industry-leading account implementation and servicing team

Thank you again for the opportunity to respond to your Request for Proposal. For more information about Allstate Benefits, please visit www.Allstatevoluntary.com. Please do not hesitate to call me with any questions you may have.

Are you in Good Hands? You can be.

Best regards,

Scott Prince
Vice President, National Accounts



Allstate Benefits: Customer Focused, Value Driven

OUR COMPANY

As a leading provider of voluntary insurance, we are committed to providing superior products and services with cutting edge technology, exceptional customer service and compassionate claims administration. With over 40,000 groups in force and insuring more than 3 million employees, we deliver the promise of the Good Hands every day.

At a Glance

- Licensed in 49 states, the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands; available in New York through Allstate Life Insurance Company of New York
- 1,080 employees in Jacksonville, with no outsourcing of functions
- The Allstate Corporation is a Fortune 100 company, currently ranked #89
- Rated A+ by A.M. Best in 2015 (second highest of 16 categories)*

*A.M. Best ratings reflect Best's opinion of the relative financial strengths and operating performance (see back for additional details).

**2015 National Retail Federation STORES Top 100 Retailers Report (AHL)

ABJ32049-1

Our Competitive Advantages

- We are the Good Hands®, a brand employees already recognize, know and trust
- Top-Rated products, according to LIMRA
- Protects four of the top 10 retailers**



Allstate
BENEFITS

We are a strategic partner that offers a flexible, innovative and creative approach to product distribution.



Top ranked

Four group voluntary products are top-rated by LIMRA: Critical Illness, Accident, Cancer, Universal Life

Competitively priced

Our products are affordable for employees, with no financial impact to the employer's bottom line

Comprehensive protection

Our products help fill coverage gaps and offer income protection to customers during some of life's most challenging events

Group and individual products available

In addition to our group products for employees, we also offer some products on an individual basis

OUR PRODUCT PORTFOLIO

Products We Offer*

*Not available in all states.



accident

Pays a benefit for a covered accident, injury and treatment received; includes 24-hour and off-the-job coverage options



cancer

Pays cash benefits for a covered cancer diagnosis and 29 other specified diseases; the benefit can help pay for treatment, surgery, medical appliances and more



critical illness

Pays a lump-sum cash benefit when diagnosed with a covered critical illness; wellness and recurrence coverage is also available



life

Provides a lump-sum cash benefit that can help loved ones pay final expenses, bills and more; 20 Year Term, Group Term, Term to Age 100, and Universal Life products available



hospital indemnity

Pays a benefit to help cover the out-of-pocket hospitalization costs when major medical deductible has not been met, providing a financial safety net



supplemental health

Helps supplement major medical coverage by paying cash benefits when an insured is injured or ill and requires an in-hospital stay



disability

Pays monthly cash benefit for a covered sickness or off-the-job injury that leaves insured totally or partially disabled, helping alleviate daily living expenses



heart/stroke

Pays a benefit for heart attack, stroke or heart disease that can be used for non-medical expenses that major medical insurance may not cover



dental & vision

Dental and vision exams play an important role in a person's overall wellness and are benefits employees routinely ask for

For New York only: Cancer, Hospital Indemnity, Supplemental Health, Heart/Stroke, Dental, and Vision are not available in New York. For products issued in New York contact your Allstate Life Insurance Company of New York representative.



OUR CIRCLE OF SERVICE

We are a customer-focused organization; we always have the customer in mind when we make decisions, design processes and handle daily tasks. From sales to servicing, our teams work together seamlessly to provide a superior customer service experience.

Good hands working together can do great things.SM

Our Sales, Underwriting, Account Implementation and Marketing teams partner closely, following a plan of action to ensure a smooth pre-enrollment experience. Post-enrollment, our Customer Care, Claims, and Administration teams are ready to provide exceptional service and careful attention to detail.

OUR SUPERIOR TECHNOLOGY

Allstate Benefits provides leading voluntary benefit solutions through innovative product offerings and enrollment technology capabilities that integrate with an employer's core benefit strategy in all markets.



Our **Account Implementation Management (AIM)** system is the technology behind our exceptional service. This proprietary, cutting-edge system gives our entire team comprehensive access to client information for seamless, end-to-end servicing.

The **MyBenefits** website provides customers secure online access (24/7) to benefit information including:

- Existing coverage
- Online claims filing
- Filing an Express Wellness or Outpatient Physician's Treatment claim
- Claims status tracking



Our **flexible enrollment technology solutions** allow us to execute a successful benefit enrollment experience. Our enrollment strategies work seamlessly with an employer's unique benefit ecosystem or our own proprietary technology.

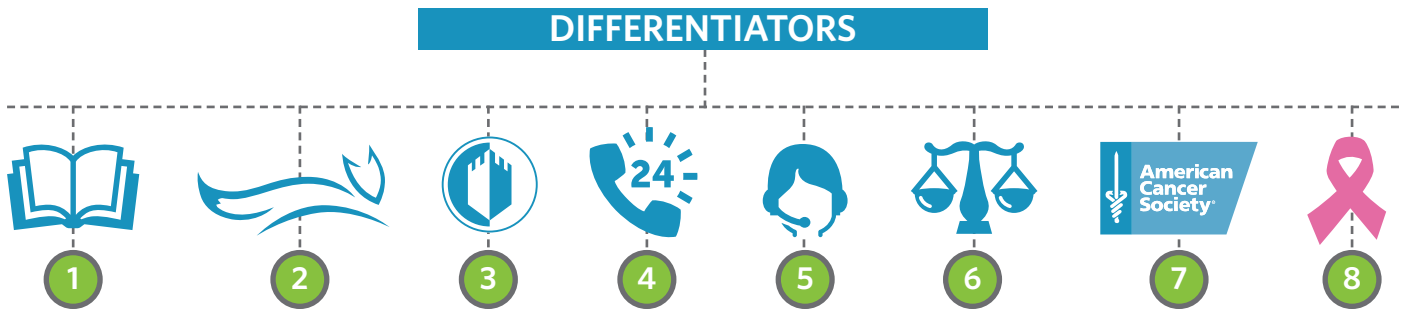
The **EasyBill Online** website is an easy-to-use tool for employer benefit managers. It offers access to important information about benefits billing including:

- Claim forms
- Policy change forms
- Deduction change reports

OUR MARKET DIFFERENTIATORS

The good hands are doing more than ever before.SM

We have established one-of-a-kind relationships with various organizations to provide value-added support and services to customers. This unique, personal approach to caring for our customers, raising awareness and keeping employees engaged with their health is how we dare to be great.



1. Chicken Soup for the Soul

We connect with our customers personally; each customer facing a cancer diagnosis receives a personal letter from our company president along with a “Chicken Soup for the Soul” book

2. Michael J. Fox Foundation

We partner with the MJF Foundation to help find a cure; each customer diagnosed with Parkinson’s Disease receives a personal letter from our president and a copy of Michael J. Fox’s book, “Always Looking Up”

3. PinnacleCare

We have an unprecedented partnership with PinnacleCare, a professional health advisory service; membership for insureds includes gathering key medical records, diagnosis confirmation, access to the finest physicians and medical centers, facilitated appointments and more

4. Travel assistance

We have a partnership with a full-service travel assistance provider, offering help such as recovering lost or stolen items, finding pet-friendly accommodations, obtaining information about visas, passports and more

5. Grief support

We offer access to a grief support service, providing confidential, personal assistance and resources to help employees and their families cope with the grief of losing a loved one

6. Legal and financial services

We can provide access to a network of attorneys and financial counselors, available to discuss estate law, family law, wills, coaching on debt management, investing and more

7. American Cancer Society

Our partnership with the American Cancer Society offers additional support to our customers diagnosed with cancer; including access to transportation, lodging, medical insurance review and oncology nurse second opinions through www.cancer.org

8. Breast Cancer awareness

With more than 230,000 Americans diagnosed with breast cancer each year, according to Cancer Facts and Figures, 2016, published by The American Cancer Society, raising awareness is critical to saving lives. Allstate Benefits promotes the importance of early detection and offers coverage that provides financial and emotional support if diagnosed

(Continued from front) The A.M. Best rating is for American Heritage Life Insurance Company (AHL). It is also for Allstate Life Insurance Company of New York, based on its group affiliation with Allstate Life Insurance Company (IL). The Allstate Corporation has no direct responsibility for Allstate Life Insurance Company of New York’s contractual or financial obligations.

This material is valid as long as information remains current, but in no event later than April 15, 2019. The policies have exclusions and limitations, may have reductions of benefits at specific ages, and may not be available for sale in all states. Products are underwritten by American Heritage Life Insurance Company (Home Office: Jacksonville, FL). Products are also issued by Allstate Life Insurance Company of New York (Home Office: Hauppauge, NY). For costs and complete details contact your Allstate Benefits Representative. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. Allstate Benefits is also the marketing name used by Allstate Life Insurance Company of New York. ©2016 Allstate Insurance Company. www.allstate.com or allstatebenefits.com

Some of the coverages listed do not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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Based on the partnership between Allstate Benefits and **Aon** please see the following underwriting offer for **Columbus City Schools**.

Participation requirements are waived provided 70% employee engagement is achieved. Employee engagement requires the enrollment of the Allstate Benefits products after the medical election sequence. If the enrollment strategy or conditions change which no longer support 70% employee engagement, Allstate Benefits reserves the right to either impose a 15% participation requirement in order to process the applications on a Guaranteed Issue basis or rescind the Guarantee Issue offer.

Group Term to 100

- Minimum of 10 applications per employer group
- Guarantee Issue during initial enrollment for eligible employees, spouses and dependents
- GI is dependent on Actively at Work and tobacco use question
- Only one life plan (either GUL or Quick Pick or Group Term to 100) may be offered in each employer group
- Commissions are 90% first year and 5% renewals, or Level at 25%

Term to 100 Life Insurance pays a lump-sum cash benefit when you die before age 100.

Plus, life-event riders can be added to provide additional coverage.

coverage options

BASE COVERAGE	coverage available when proposed insured is:		
	EMPLOYEE	SPOUSE	CHILD
Life Insurance	✓	✓	✓
RIDER BENEFITS			
Accidental Death Benefit Rider	✓	✓	
Children's Term Rider	✓	✓	
Accelerated Death Benefit for Terminal Illness/Condition	✓	✓	✓
Future Purchase Option Rider	✓	✓	
Payor Waiver of Premium Rider	✓	✓	

*Child coverage available with stand alone term life certificate or under Child Term Rider on EE/SP term life certificate, but not both.

Group Voluntary Term to 100 Underwriting

Employee

- Guarantee Issue - Issue Ages 18-65: \$20 per week up to \$150,000 max face amount
- Simplified Issue - Issue Ages 66-80

Spouse

- Guarantee Issue - Working spouses Issue Ages 18-65: \$8 per week up to \$100,000 max face amount
- Guarantee Issue - Non-Working spouses Issue Ages 18-65; \$5.00 per week
- Simplified Issue - Working Spouses Issue Ages 66-80; Non-Working Spouses

Child (ren)/Grandchildren Money Purchase

- Guarantee Issue/Contingent Guarantee Issue - Issue Ages 0-18; \$2 per week for \$20,000
- Simplified Issue - Issue Ages 19-25

Accidental Death Benefit Rider - Pays in addition to Certificate death benefit if insured dies as a result of an accident. Issue Ages 18 to 55; Terminates at age 65; \$1,000 benefit per unit; Minimum - 1X initial death benefit, Maximum - lesser of 10X face & \$500,000. Base certificate face amount. Premium is \$1.08/year per \$1,000. Not available for child certificates.

Children's Term Rider - Level Term to 26 life insurance on Certificate insured's children. Available as rider on either the Employee or Spouse certificate. Convertible to cash value life insurance for each covered child at age 26, up to 5 times the certificate amount with no underwriting. Issue Ages Certificate insured 18 to 65; Terminates at the earlier of youngest child's age 26 or insured's age 70; Minimum amount \$2,000, Maximum amount \$20,000. Premium \$5.46/year per \$1,000. Can choose to cover all eligible children with the Children's Term rider or each Child under his/her own Term Life certificate, but not both.

Accelerated Death Benefit for Terminal Illness - Advances a portion (up to 75%) of the insured's death benefit if a terminal illness occurs. Waives future monthly charges when acceleration is elected. Issue Ages 0 to 75; Can be attached to any size certificate; Maximum Advanced - \$100,000; No administration fee; Actuarial discount is applied when exercised. No additional cost to issue.

Future Purchase Option Rider - Automatically increases the annual planned premium by \$52 annually for the first five rider anniversaries. The additional premium is used to increase the specified amount using current purchase rates. Issue Ages 18 to 60; Terminates after the 5th rider anniversary or when the certificate holder declines an increase. No additional cost to issue. Certificate premium increases when purchase options are exercised. Not available for child certificates.

Payor Waiver of Premium Rider - Waives the planned periodic premium in the event of the employee/payor's total disability for at least 6 months. Issue Ages 18 to 55; Terminates at age 60 (65 in CA). Cost is an additional 5% (if EOI); or 9% if (GI/CGI) of the total certificate premium. Not available for child certificates.

CGI/GI° Group Term to Age 100 Life Insurance, Weekly Premium² Quotes
For Eligible EMPLOYEES of Employer Groups. CGI/GI° Max. \$20.00/week up to \$150,000.

NONTOBACCO

This rate card is for groups situated in Ohio. This rate card expires and is no longer valid on 12/31/2016.

The appropriate Illustration Certification must be completed in all states.

Issue Age	Weekly Premium for Group Term to 100 Initial Death Benefit ¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
18	\$2.50	\$5.00	\$7.50	\$10.00
19	N/A ³	\$3.47	\$5.20	\$6.93
20	N/A ³	\$3.47	\$5.20	\$6.93
21	N/A ³	\$3.47	\$5.20	\$6.93
22	N/A ³	\$3.47	\$5.20	\$6.93
23	N/A ³	\$3.47	\$5.20	\$6.93
24	N/A ³	\$3.47	\$5.20	\$6.93
25	N/A ³	\$3.47	\$5.20	\$6.93
26	N/A ³	\$3.52	\$5.28	\$7.04
27	N/A ³	\$3.58	\$5.37	\$7.16
28	N/A ³	\$3.64	\$5.46	\$7.27
29	N/A ³	\$3.70	\$5.54	\$7.39
30	N/A ³	\$3.75	\$5.63	\$7.50
31	N/A ³	\$3.95	\$5.92	\$7.89
32	\$2.07	\$4.14	\$6.21	\$8.27
33	\$2.17	\$4.33	\$6.50	\$8.66
34	\$2.26	\$4.52	\$6.78	\$9.04
35	\$2.36	\$4.72	\$7.07	\$9.43
36	\$2.46	\$4.92	\$7.37	\$9.83
37	\$2.67	\$5.34	\$8.01	\$10.68
38	\$2.87	\$5.75	\$8.61	\$11.48
39	\$3.08	\$6.15	\$9.22	\$12.29
40	\$3.28	\$6.55	\$9.83	\$13.10
41	\$3.59	\$7.19	\$10.78	\$14.37
42	\$3.91	\$7.81	\$11.72	\$15.62
43	\$4.22	\$8.44	\$12.65	\$16.87
44	\$4.54	\$9.07	\$13.61	\$18.14
45	\$4.85	\$9.70	\$14.54	\$19.39
46	\$5.24	\$10.49	\$15.73	N/A ³
47	\$5.63	\$11.26	\$16.89	N/A ³
48	\$6.02	\$12.03	\$18.05	N/A ³
49	\$6.40	\$12.80	\$19.20	N/A ³

Issue Age	Weekly Premium for Group Term to 100 Initial Death Benefit ¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
50	\$6.79	\$13.57	N/A ³	N/A ³
51	\$7.49	\$14.98	N/A ³	N/A ³
52	\$8.20	\$16.39	N/A ³	N/A ³
53	\$8.90	\$17.79	N/A ³	N/A ³
54	\$9.60	\$19.20	N/A ³	N/A ³
55	\$10.82	N/A ³	N/A ³	N/A ³
56	\$11.80	N/A ³	N/A ³	N/A ³
57	\$12.77	N/A ³	N/A ³	N/A ³
58	\$13.75	N/A ³	N/A ³	N/A ³
59	\$14.72	N/A ³	N/A ³	N/A ³
60	\$15.69	N/A ³	N/A ³	N/A ³
61	\$17.20	N/A ³	N/A ³	N/A ³
62	\$18.71	N/A ³	N/A ³	N/A ³
63	N/A ³	N/A ³	N/A ³	N/A ³
64	N/A ³	N/A ³	N/A ³	N/A ³
65	N/A ³	N/A ³	N/A ³	N/A ³
66 †	N/A ³	N/A ³	N/A ³	N/A ³
67 †	N/A ³	N/A ³	N/A ³	N/A ³
68 †	N/A ³	N/A ³	N/A ³	N/A ³
69 †	N/A ³	N/A ³	N/A ³	N/A ³
70 †	N/A ³	N/A ³	N/A ³	N/A ³
71 †	N/A ³	N/A ³	N/A ³	N/A ³
72 †	N/A ³	N/A ³	N/A ³	N/A ³
73 †	N/A ³	N/A ³	N/A ³	N/A ³
74 †	N/A ³	N/A ³	N/A ³	N/A ³
75 †	N/A ³	N/A ³	N/A ³	N/A ³
76 †	N/A ³	N/A ³	N/A ³	N/A ³
77 †	N/A ³	N/A ³	N/A ³	N/A ³
78 †	N/A ³	N/A ³	N/A ³	N/A ³
79 †	N/A ³	N/A ³	N/A ³	N/A ³
80 †	N/A ³	N/A ³	N/A ³	N/A ³

° CGI/GI, (Contingent) Guarantee Issue underwriting limits are subject to account specific offer. Quotes denoted † or ³ require EOI.

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy. The current, non-guaranteed death benefit is projected to be level to age 100.

² Premium is level to age 100. WEEKLY means 52 times per year.

³ Quote does not meet the minimum size requirement, i.e. the greater of \$5,000 or the amount purchased by \$2/week without regard to riders, or it exceeds the CGI/GI Maximum.

† Evidence of insurability (EOI) is required for ages 66-80.

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This rate card is for certificate form GPTLC, or state variation thereof, underwritten by American Heritage Life Insurance Company. Refer to the state specific brochure or policy form for exact benefits, limitations, exclusions, and other provisions applicable to the state of solicitation. Allstate Benefits is the marketing name for American Heritage Life Insurance Company, Home Office, Jacksonville, FL, a subsidiary of The Allstate Corporation. ©2015 Allstate Insurance Company.



FOR HOME OFFICE USE ONLY: Settings were Ohio-Employee-WEEKLY-CGI/GI-6900-FALSE-0-0-N-Initial Death Benefit-25000-50000-75000-100000

CGI/GI° Group Term to Age 100 Life Insurance, Weekly Premium² Quotes
For Eligible EMPLOYEES of Employer Groups. CGI/GI° Max. \$20.00/week up to \$150,000.

TOBACCO

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The appropriate Illustration Certification must be completed in all states.

Issue Age	Weekly Premium for			
	Group Term to 100 Initial Death Benefit ¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
18	<i>Issue age 18 will always be issued Nontobacco.</i>			
19	N/A ³	\$3.85	\$5.77	\$7.70
20	\$2.02	\$4.04	\$6.06	\$8.08
21	\$2.12	\$4.23	\$6.35	\$8.47
22	\$2.21	\$4.43	\$6.64	\$8.85
23	\$2.31	\$4.62	\$6.93	\$9.23
24	\$2.41	\$4.81	\$7.22	\$9.62
25	\$2.50	\$5.00	\$7.50	\$10.00
26	\$2.60	\$5.20	\$7.79	\$10.39
27	\$2.70	\$5.39	\$8.08	\$10.77
28	\$2.79	\$5.58	\$8.37	\$11.16
29	\$2.89	\$5.77	\$8.66	\$11.54
30	\$2.99	\$5.96	\$8.95	\$11.93
31	\$3.08	\$6.16	\$9.23	\$12.31
32	\$3.18	\$6.35	\$9.52	\$12.70
33	\$3.27	\$6.54	\$9.81	\$13.08
34	\$3.37	\$6.74	\$10.10	\$13.46
35	\$3.47	\$6.93	\$10.39	\$13.85
36	\$3.82	\$7.63	\$11.44	\$15.25
37	\$4.15	\$8.30	\$12.45	\$16.60
38	\$4.50	\$9.00	\$13.50	\$18.00
39	\$4.87	\$9.74	\$14.61	\$19.49
40	\$5.22	\$10.44	\$15.65	N/A ³
41	\$5.76	\$11.52	\$17.28	N/A ³
42	\$6.32	\$12.63	\$18.94	N/A ³
43	\$6.86	\$13.72	N/A ³	N/A ³
44	\$7.41	\$14.82	N/A ³	N/A ³
45	\$7.94	\$15.88	N/A ³	N/A ³
46	\$8.59	\$17.17	N/A ³	N/A ³
47	\$9.26	\$18.52	N/A ³	N/A ³
48	\$9.96	\$19.92	N/A ³	N/A ³
49	\$10.66	N/A ³	N/A ³	N/A ³

Issue Age	Weekly Premium for			
	Group Term to 100 Initial Death Benefit ¹ of:			
	\$25,000	\$50,000	\$75,000	\$100,000
50	\$11.33	N/A ³	N/A ³	N/A ³
51	\$12.37	N/A ³	N/A ³	N/A ³
52	\$13.38	N/A ³	N/A ³	N/A ³
53	\$14.43	N/A ³	N/A ³	N/A ³
54	\$15.45	N/A ³	N/A ³	N/A ³
55	\$16.38	N/A ³	N/A ³	N/A ³
56	\$17.70	N/A ³	N/A ³	N/A ³
57	\$18.97	N/A ³	N/A ³	N/A ³
58	N/A ³	N/A ³	N/A ³	N/A ³
59	N/A ³	N/A ³	N/A ³	N/A ³
60	N/A ³	N/A ³	N/A ³	N/A ³
61	N/A ³	N/A ³	N/A ³	N/A ³
62	N/A ³	N/A ³	N/A ³	N/A ³
63	N/A ³	N/A ³	N/A ³	N/A ³
64	N/A ³	N/A ³	N/A ³	N/A ³
65	N/A ³	N/A ³	N/A ³	N/A ³
66 †	N/A ³	N/A ³	N/A ³	N/A ³
67 †	N/A ³	N/A ³	N/A ³	N/A ³
68 †	N/A ³	N/A ³	N/A ³	N/A ³
69 †	N/A ³	N/A ³	N/A ³	N/A ³
70 †	N/A ³	N/A ³	N/A ³	N/A ³
71 †	N/A ³	N/A ³	N/A ³	N/A ³
72 †	N/A ³	N/A ³	N/A ³	N/A ³
73 †	N/A ³	N/A ³	N/A ³	N/A ³
74 †	N/A ³	N/A ³	N/A ³	N/A ³
75 †	N/A ³	N/A ³	N/A ³	N/A ³
76 †	N/A ³	N/A ³	N/A ³	N/A ³
77 †	N/A ³	N/A ³	N/A ³	N/A ³
78 †	N/A ³	N/A ³	N/A ³	N/A ³
79 †	N/A ³	N/A ³	N/A ³	N/A ³
80 †	N/A ³	N/A ³	N/A ³	N/A ³

° CGI/GI, (Contingent) Guarantee Issue underwriting limits are subject to account specific offer. Quotes denoted † or ³ require EOI.

¹ Initial Death Benefit is guaranteed level for the first five (5) years. After the first five years, the death benefit may decrease, but it will never be less than the minimum guaranteed in the policy. The current, non-guaranteed death benefit is projected to be level to age 100.

² Premium is level to age 100. WEEKLY means 52 times per year.

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FOR HOME OFFICE USE ONLY: Settings were Ohio-Employee-WEEKLY-CGI/GI-6900-FALSE-0-0-N-Initial Death Benefit-25000-50000-75000-100000