

what products do we offer?

USAbLe Life offers a full line of products, sold at the worksite to meet the needs of employers and employees.

Product Portfolio

- ▶▶ **Group Term Life**
- ▶▶ **Accidental Death and Dismemberment (AD&D)**
- ▶▶ **Supplemental Life**
- ▶▶ **Dependent Life**
- ▶▶ **Short Term Disability**
- ▶▶ **Long Term Disability**
- ▶▶ **Voluntary Group Term Life**
- ▶▶ **Voluntary AD&D**
- ▶▶ **Voluntary Short Term Disability**
- ▶▶ **Voluntary Long Term Disability**



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About US



who are we?

USABLE Life was chartered in 1980 and has since become a premier life insurance carrier. Headquartered in Little Rock, Arkansas, USABLE Life has over \$273 million in assets, over \$167 million in total revenue, insures over 1,272,000 individuals, has over \$31.3 billion of insurance in-force and is admitted in 48 states, plus the District of Columbia. (As of December 31, 2006.)

*strength
reliability
integrity*

how are we rated?

USABLE Life is rated “A” (Excellent) by the A.M. Best Company and “A” (Strong) by Standard & Poor’s.

A Rating and Analysis from the A.M. Best Rating Company represents an independent opinion from the leading provider of insurer ratings of a company’s financial strength and ability to meet its obligations to policyholders. Upon completion of evaluations, A.M. Best assigns the following Best’s Ratings: A++ and A+ (Superior); A and A- (Excellent); B++ and B+ (Very Good); B and B- (Fair); C++ and C+ (Marginal); C and C- Weak); D (Poor); E (Under Regulatory Supervision); F (In Liquidation); S (Rating Suspended).

Standard & Poor’s Insurer Financial Strength Ratings provide powerful decision-making tools for anyone interested in buying insurance. Standard & Poor’s ratings are prospective evaluations of an insurer’s financial security to its policyholders. Standard & Poor’s Insurer Financial Strength Ratings range from “AAA” to “CC”. An insurer rated “BBB” and higher (“A”, “AA”, “AAA”) is regarded as having financial security characteristics that outweigh any vulnerabilities and is highly likely to have the ability to meet financial commitments. An insurer rated “BB” or lower is in the “vulnerable” range and is regarded as having vulnerable characteristics that may outweigh its strengths. “BB” indicates the least degree of vulnerability within the range. “CC” the highest degree of vulnerability.

what’s different about us?

USABLE Life’s mission statement says it all.

“To continue building a competitive, and financially strong life insurance company, which provides courteous and professional service that exceeds our customers’ expectations.”

Our philosophy to exceed our customers’ expectations is evident in everything we do.

- ▶ Financially Strong
- ▶ Serving customers for over 25 years
- ▶ Broad Line of Competitive Products
- ▶ Fast claim payments — 90% of filed claims are paid within 3 - 5 business days.
- ▶ Centralized claims and customer service departments, dedicated to help answer all your questions.

Questions?

Call 1-800-370-5856

