



LIFE INSURANCE

WHAT IS IT?

- A lump sum benefit paid to your beneficiaries to help pay for things like:
 - Burial and final expenses
 - Debts (e.g. student and car loans and the mortgage)
 - Future expenses including:
 - Tuition
 - Rent
 - Childcare
 - Retirement savings
 - Elderly parent care

It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there.



LIFE INSURANCE

WHY DO I NEED IT?

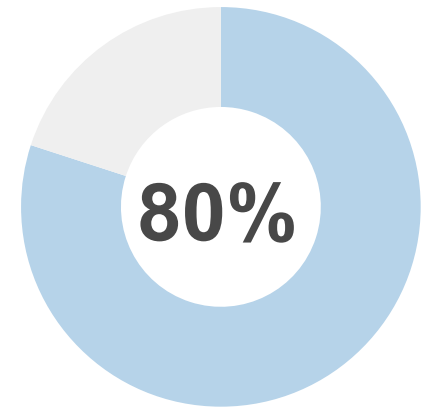
Even the most basic things in life are not guaranteed, such as:

- The income you depend on
- A roof over your head
- Plans for the future

If you die unexpectedly, will those advantages end for your loved ones?

Other Advantages:

- Affordable group rates
- Premiums are automatically deducted from your paycheck
- Portability
- Conversion
- Waiver of premium
- Living benefit option



of consumers
believe most
people need life
insurance.

LIFE INSURANCE COVERAGE

Company- Paid Basic Term Life Insurance

- Equal to 1 ½ times your annual salary, up to \$100,000 of life coverage - *Enrollment is Automatic*
- Imputed income on value of life insurance greater than \$50,000 per IRS rules
- May opt to reduce to \$50,000 of coverage

Supplemental Life Coverage

Coverage For:	Supplemental Life Coverage Amounts Available
You	<ul style="list-style-type: none"> • 1, 2, 3, 4 or 5 times your annual salary, rounded to the next highest \$1,000 • Maximum of \$1,000,000
Your spouse or domestic partner	<ul style="list-style-type: none"> • Any dollar amount, in increments of \$10,000, between \$10,000 and \$250,000 • Maximum of \$250,000
Your dependent children	<ul style="list-style-type: none"> • \$5,000 or \$10,000 per child

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BENEFIT EXAMPLE: PROMISES KEPT

- Keith died at age 48 due to heart failure. He left behind three children and a wife, Melissa, who commuted over an hour a day to get to her job.
- Keith's life insurance helped pay off the remainder of the mortgage on the family home.
- Melissa was able to stay at home to help her two younger children through this difficult period and still provide for her college-bound daughter.



This case illustration is fictitious and for illustrative purposes only.

Life Form Series includes GBD-1000, GBD-1100, or state equivalent.