

Voluntary Payroll Deduction

EASY ACCESS TO LIFE INSURANCE



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As an employee, you can purchase life insurance for yourself, your spouse, dependents and grandchildren at the cost and amount of coverage you choose through our simple and flexible payroll deduction program.

Guarantees for you and your family

Guaranteed issue offers coverage to you and your immediate family without a medical exam or questions.

Employee guarantee

Purchase any combination of term or whole life insurance with amounts up to:

- Ages 18-50: \$100,000
- Ages 51-60: \$75,000
- Ages 61-70: \$25,000

Spouse guarantee*

Ages 18-60, purchase amounts up to:

- \$15,000 – Whole life products
- \$25,000 – Any combination of whole life or term products; requires employee to purchase policy on themselves

Children guarantee**

- Ages 15 days-25 years, purchase up to \$10,000 of whole life products
- Ages 18-25, purchase up to \$25,000 of term products

* Spouse must be working at least 20 hours per week outside the home.

** Dependents ages 18-25 years must be full-time students, unmarried and not in the military.

Simplified insurance for family members

Simplified issue considers life insurance eligibility based on answers to a few health-related questions and is available for grandchildren and amounts above guaranteed issue limits.

Employees can purchase up to \$50,000 on their spouse without the spouse's signature, except where prohibited by the state. Additional amounts of coverage are available with the spouse's signature.

Continuous coverage at locked-in rates

These policies belong to you, so even if you no longer work for your present employer, you can continue the policies simply by continuing to pay your premiums.



Everything Insurance Should Be®

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to eligibility requirements. Products available in most states.

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