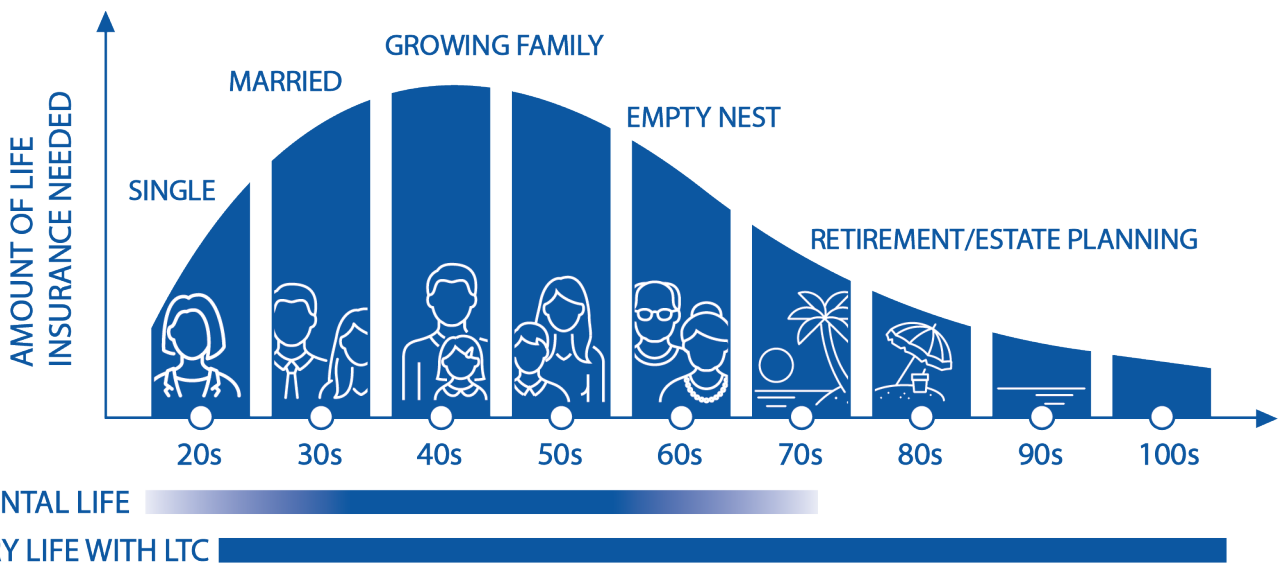


Life Insurance options for each step of your journey.



Why does your employer offer two life insurance options? It's simple—just as your life changes and evolves, so should your life insurance coverage. Let's take a closer look at your options and when they make the most sense in your journey.

Supplemental & Voluntary Life Insurance with Long-Term Care



Supplemental Life

- Designed to bring you inexpensive life insurance during your working years (i.e., 1x, 2x, 3x salary)
- Expensive conversion (switching to Universal or Whole Life) or portability (keeping policy after employment ends). **Many increase 900+%**
- Rates increase every year based on your age

Voluntary Life with LTC

- Can keep it for life
- Fully portable with no rate increase
- Offered with little or no health questions
- Long-Term Care conversion option

Why consider Voluntary Life Insurance with LTC?



Provides guaranteed level life insurance premiums based on the age you enroll.



Guaranteed portability with the same rates and same benefits whether you leave or retire.



Voluntary Life Insurance with LTC provides guaranteed paid-up benefits.