

*So important. So easy to enroll.*



## Voluntary Term Life Insurance

Great news! Your employer is offering you the opportunity to purchase term life insurance at group rates from Reliance Standard, a trusted benefits carrier for over a century.

Life insurance can be an important step in safeguarding your family's overall financial plan. You may have already considered purchasing term life insurance, or you may already have insurance through another source, but have you considered all the ways your family relies on you and how term life insurance can help bring some peace of mind to both you and those you would leave behind? If you've considered life insurance and decided you don't need it, read on — you may be surprised!

### **"How much do I need?"**

Experts recommend that you have at least five to ten times your annual income in life insurance protection.<sup>1</sup> If you don't think you already have as much coverage as you may need, this is your opportunity to secure additional protection for your family.

You can purchase the amount that's right for you. You may be eligible to purchase as much as \$500,000 of coverage.

### **"I don't need it because I don't have any dependents."**

Many people assume that if they don't have dependents, they don't need life insurance...but that is not always the case. If anyone would be affected financially by your death for any reason — including funeral expenses, hospital bills, or mortgage, student loan or credit card debts — a term life insurance policy can help cover these types of expenses. You should also consider parents or siblings who, while not your dependents, may receive financial support from you.

<sup>1</sup> *The Wall Street Journal Complete Personal Finance Guide Book, 2006.*

*"That will never happen to me."*

*Having a family changes everything. First and foremost, it forces us to plan for the future...and even for events that may be inconceivable to us. While no one enjoys dwelling on harsh realities, purchasing life insurance may help to decrease anxiety you may feel about your family's financial protection.*

Voluntary Benefits. *So Important.*

**RELIANCE STANDARD**

[www.RelianceStandard.com](http://www.RelianceStandard.com)

### **“But I already have life insurance.”**

But do you have enough?

Most people are confident with their decision to purchase life insurance to help with funeral expenses, estate administration costs, debts and medical expenses not covered by health insurance. When considering these costs, it's vital to factor in expenses like your mortgage, college tuition, a spouse's retirement, and the cost of services you currently provide which may need to be paid for in your absence (such as home maintenance, tax preparation, etc.) as well as hidden expenses currently paid for by your employer (such as healthcare, retirement funds and other benefits).

Moreover, many people forget that certain life events result in an increased need for life insurance. For example, your children may be getting closer to college age, your spouse may not be working, or you may be supporting aging parents.

### **“I don't want to worry about keeping track of another monthly bill.”**

Your employer has made it possible for you to pay for your coverage at group rates through convenient payroll deduction. You may be able to take your coverage with you if you change jobs. And in the event that you become totally disabled, your coverage may be continued with no premiums due.

### **“Why Reliance Standard?”**

Reliance Standard Life Insurance Company has been a trusted national insurer for over a century. You can rest assured that purchasing life insurance from us will help protect your family's financial future.

### **“What do I do now?”**

If you agree that you and your loved ones can benefit from this important coverage, it's easy to get started. Simply review the accompanying materials and complete the Reliance Standard enrollment form supplied by your employer. If you have questions or require an enrollment form, please contact your Benefits Administrator.

Additional information to aid you in your life insurance purchase decision can be found online at [www.RelianceStandard.com/voluntarylife](http://www.RelianceStandard.com/voluntarylife).

This information is not an insurance policy and does not describe the whole plan. For more detailed information, you must ask your employer or Human Resources benefits manager. There is a detailed description of the plan's provisions, limitations and exclusions in the Certificate of Insurance or Policy, which is issued to you after your application is processed. Applications may be subject to medical underwriting.

The availability of the described products, benefits and features may vary by state. VG coverage is provided by policy series: LRS-8349, et al (in all states except ME, SD, VT, WA, PA and NY); LRS-8522, et al (in ME, VT and WA); and LRS-8800, et al (in PA) through Reliance Standard Life Insurance Company. The VG product is currently not available for sale in SD. The GL plan is provided in all states but NY by policy series LRS-6422, et al through Reliance Standard Life Insurance Company. Reliance Standard Life Insurance Company is not licensed in and does not solicit business in New York State. In New York State, products are underwritten by First Reliance Standard Life Insurance Company.

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