

**What IF they were
suddenly alone?**



Updating your family's financial security is
Simple, Affordable & SAFE!



The Insurance & Benefits Trust recommends all PORAC members take advantage of this unique offer of Low Cost, High Benefit, Group Term Life Insurance.

Protecting your family's financial security is YOUR responsibility. APPLY TODAY! It's never been easier.

With your demanding career, busy family life, and many pressing day-to-day issues, it's easy for Life Insurance Planning to get left on the "To Do List" for months.

So if you haven't taken a close look at your family's need for additional protection, we urge you to do it today.

Now is the time to apply for the New I&B Trust of PORAC Sponsored 10-Year Simplified Group Term Life Insurance Plan at affordable group rates. For a limited time you can apply for the following amounts based on your age:

Under 40	\$200,000
40-49	\$100,000
50-59	\$50,000
60-65	\$25,000

So take a quick look at the rates enclosed. The rates are designed to remain level for 10 years, based on your current age.* This Simplified Issue Group Term Life Plan is only available for a limited time. Consider if any of the following has occurred over recent months/years, which can indicate your need for additional Life Insurance protection:

- Have you increased the size of your family?
- Did you purchase a larger house or increase your mortgage?



Limited-Time Offer Expires 09.30.18

- Are your kids nearing college age?
- Get married or divorced recently?
- Responsible for assisting with your parents' well-being?
- Getting ready for retirement planning?
- Received a promotion or raise recently?

All of these events mean more financial responsibility for you and your family, and the need for more protection. Simply put, more Life Insurance. The I&B Trust of PORAC - Sponsored Simplified Issue Group Term Life Plan works as an excellent supplement protection to any existing Life Insurance you may already have through your department, or through another insurance company.

DON'T WAIT - APPLY NOW!

This offer expires September 30, 2018

Applying is simple. Just complete the online application. Upon your approval, you'll receive a Certificate of Insurance by email for your review. If you're not completely satisfied, just return your Certificate without further obligation within 30 days.

Why not get this issue off your "To Do List"?

Apply today, for affordable term coverage for your family's financial future.

Now it's easier than ever to add additional amounts of Term Life Insurance coverage.



Simple. Affordable. SAFE!



Up to \$200,000.00 in protection for 10 years

The I&B Trust of PORAC-Sponsored Group Term Life Insurance Plan is designed to provide an affordable update to your family's financial security. You must be a member of PORAC, age 65 or under and actively working to apply for this pure term coverage. Nothing will inflate the cost, because it's a 10-Year Level Plan, your premium is designed to remain level based on your age when you apply.*

Your initial premium may not increase for the first 10 years* - Regardless of changes in your health

Need Dependent Family Coverage?

You can also elect Dependent Family Coverage, providing \$10,000 Life Insurance Protection for your spouse or domestic partner, and all eligible children (*eligible child is defined as your unmarried child from birth to age 21 or to 25 if a full-time student*). This protection costs only \$1.80 monthly. This is all you pay per month regardless of the number of children you have.

Pay No Premiums if you become Disabled

Should you become disabled, as defined in the Insurance Certificate, before age 60, you may keep your coverage, subject to policy provisions, without paying premiums.

Accelerated Life Benefit Protection, Up to \$100,000.00

If you are diagnosed with a medical condition with a life expectancy of 6 months or less, you may apply for an accelerated payment of up to 50% of your benefit amount, up to \$100,000. This payment could help you and your loved ones with financial burdens during this



***Up to \$200,000.00 in life insurance
protection for 10 years***

difficult time. The final Life Insurance amount would be reduced by the amount of the accelerated benefit paid. You should consult your tax advisor for specific tax information.

Level Term Protection for 10 years

At the end of the 10-year period, evidence of insurability is required to enter another Level Term period (*subject to the maximum age to begin a Level Term period*).

If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the 5 year age brackets (rate increases as you enter a new 5-year age bracket) for your current age... Still very affordable.

Coverage Effective Date

The coverage becomes effective as soon as your application is approved and the first premium has been paid.

Level Coverage Continuation

Coverage will not reduce during your Level Term period. For members who are under age 60 at the end of a Level Term period, coverage will not reduce until age 60.

At that time, coverage will reduce as follows:
to 65% at age 60; to 45% of initial coverage amount at age 65; to 30% of initial coverage amount at age 70; to 15% of initial coverage amount at age 75; to 10% of initial coverage amount at age 80. If your Level Term period ends when you are age 60 or above, your coverage will reduce to the level it would per the above reduction schedule for the age you are at the end of the Level Term period. Coverage will continue as long as you are a member of PORAC, the group master policy remains in force, and premiums are paid when due.



***Make No Premium Payments
if you become Disabled***



Accidental Death Insurance

These plans offer optional accidental death coverage to help with the added expenses that often occur with a sudden unexpected accident. If you elect the Accidental Death insurance option, the plan will pay your beneficiary double the amount of your voluntary Life Insurance should you die in a covered accident. The cost of adding the Accidental Death coverage is only .04* cents per month per \$1,000 dollars of coverage (\$200,000 maximum benefit available).

Exclusions

The only exclusion under the Group Term Life policy is suicide within the first 2 years of coverage. The Accidental Death Benefits are subject to additional exclusions.

Satisfaction is Guaranteed
Don't wait - APPLY TODAY!

You can apply now with **NO risk**. Just complete the online application. Upon your approval, you'll receive a Certificate of Insurance by email for your review. If you are not completely satisfied when you receive your Insurance Certificate simply return it within 30 days of receipt.

Why wait?

Apply today for affordable coverage and get it off your "To Do List".

If you are interested in additional levels of coverage (up to \$1 million dollars) call
800.827.4695.



Satisfaction is Guaranteed

**The initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice. To keep coverage in force, premiums are payable up to the date of policy or coverage termination.*

Your insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. ReliaStar Life Insurance Company is rated A (excellent) by A.M. Best company. This is the third highest of 15 ratings. A.M. Best Company assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders.

*This brochure is for summary purposes only.
For a complete description of benefits and limitations,
please read your Certificate of Insurance.*

Policy Form LP00GP



Apply Online Today!

Monthly Premium Rates for 10-Year Group Level Term Insurance*

Monthly premium for \$200,000 in coverage

Issue Age	Non-Tobacco User	Tobacco User
18–26	9.20	19.40
27	9.20	19.80
28	9.20	20.60
29	9.20	21.40
30	9.20	23.60
31	9.20	24.80
32	9.20	26.40
33	9.20	28.20
34	9.20	30.00
35	9.20	32.20
36	9.40	34.60
37	9.60	37.20
38	10.20	40.00
39	10.60	43.20

Monthly premium for \$100,000 in coverage

Issue Age	Non-Tobacco User	Tobacco User
40	5.80	23.30
41	6.30	25.20
42	7.00	27.20
43	7.80	29.30
44	8.60	31.60
45	9.50	33.80
46	10.40	36.00
47	11.30	38.30
48	12.20	40.80
49	13.30	43.60

Monthly premium for \$50,000 in coverage

Issue Age	Non-Tobacco User	Tobacco User
50	7.55	23.32
51	8.10	25.00
52	9.06	26.79
53	9.95	28.74
54	11.10	30.88
55	12.25	33.11
56	13.40	35.35
57	14.65	37.71
58	16.05	40.47
59	17.65	43.90

Monthly premium for \$25,000 in coverage

Issue Age	Non-Tobacco User	Tobacco User
60	10.50	27.22
61	11.35	29.77
62	12.12	32.65
63	13.10	35.97
64	14.25	39.85
65	16.02	44.35

**MATCHING ACCIDENTAL DEATH COVERAGE
AT \$.04 PER MONTH PER \$1,000 IN COVERAGE.**

*The initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice. To keep coverage in force, premiums are payable up to the date of policy or coverage termination.

Rates shown above are as of August, 2018.

Rates are provided for your information **and** are not part of the life insurance application.

You never know what today will hold.
Is your family financially secure
should something happen?



Arranged and administered by:



Myers-Stevens & Toohey Co., Inc.

Myers-Stevens & Toohey has been serving PORAC members for over 45 years! You can count on us to be there when you need our help.

If you have any questions, call: 800.827.4695
and ask for your PORAC Team member.