

Extra Protection For Your Family Group Decreasing Term Life Insurance

Extra financial security designed especially for public IMRF employees like you, this voluntary plan offers a supplementary survivor's benefit to augment your retirement system's benefits.

For an affordable price, you get all of the following coverage's for you and your family.

- Group Decreasing Term Life
- Accidental Death & Dismemberment (AD&D)
- Dependent Term Life

Member's Age	Member			Dependent	
	Group Term Life	AD&D	Total Benefit	Spouse/Domestic Partner	Child(ren)
<25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000
25-29	\$170,000	\$100,000	\$270,000	\$20,000	\$4,000
30-39	\$100,000	\$100,000	\$200,000	\$20,000	\$4,000
40-44	\$65,000	\$100,000	\$165,000	\$18,000	\$4,000
45-49	\$40,000	\$100,000	\$140,000	\$15,000	\$4,000
50-54	\$30,000	\$100,000	\$130,000	\$10,000	\$4,000
55-59	\$18,000	\$100,000	\$118,000	\$7,000	\$4,000
60-64	\$12,000	\$100,000	\$112,000	\$5,000	\$4,000
65+	\$7,500	\$7,500	\$15,000	\$4,000	\$4,000

Key Points:

- ✓ No medical exam required
- ✓ Pays in addition to pension or other insurance plans
- ✓ All active members of IMRF that are actively at work are eligible
- ✓ Coverage goes into effect 90 days after employment or the first day of the month following your first payroll deduction after open enrollment.
- ✓ Regardless of your age, the cost is only \$16 per month and covers You, Your Spouse or Domestic Partner, and Your Children.

Interested???

Ask your building secretary for the NCPERS/Prudential brochure. This brochure has an Enrollment/Change of Beneficiary Form on the inside back cover. Please complete the form and submit it to Beth Vanderhyden at the District Administration Center no later than November 22, 2011. Any forms received after that date will not be accepted.