

Group supplemental life insurance

Can your family afford to lose your income?



You work hard to protect your family's financial future, but some hardships can't be predicted. If you suddenly pass away, the loss of your income can make a difficult situation for those who depend on you even worse.

If your family lost you as a provider, could they continue to make their mortgage payments, save for college or meet other financial obligations?

With supplemental group life insurance, you can help ensure your family has the financial protection they need. And by enrolling in this valuable insurance at work, you can take advantage of a simplified process.



Take advantage of a simplified process with:

- ✓ Less paperwork—just one enrollment form to complete.
- ✓ No medical questionnaires if you enroll during your initial eligibility period.¹
- ✓ Convenient payroll deductions if any premium is owed.
- ✓ Flexible coverage amounts to meet your family's needs.

Ready to get started?



Review your enrollment packet.



Use the calculator on the next page to determine how much life insurance protection your family needs.



Complete and submit your enrollment form.

How much do I need?

Use this calculator to estimate how much life insurance you may need.

Final Expenses

How much money do you need to clear up short-term obligations and pay for final expenses? (Consider medical costs, funeral expenses and consumer debt.)

Total Final Expenses	A
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Housing Expenses

How much money do you need to pay off your mortgage or cover your housing costs?

Total Housing Expenses	B
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Income Replacement

How long do you want to extend your income stream?

Number of Years	
x Current Annual Income	
Total Income Replacement	C

Education Expenses

How much money will your children or grandchildren need to complete their education?

Annual Tuition	
x Number of Years	
x Number of Children	
Total Education Expenses	D

Total Life Insurance Needed Today

A + B+ C+ D =	\$
minus	-
Current Life Insurance How much life insurance do you currently have?	\$
equals	=
Total Life Insurance Deficit or Surplus	\$



Did you know?

On average, U.S. residents have just 26% of the life insurance they need.²

Example

Meet Aaron



Nothing matters more to Aaron than his family. And while he wants to be there to provide for them, he also knows how important it is to ensure they’re cared for if the worst happens. That’s why he enrolled in his work’s supplemental life insurance plan. He made sure he had enough insurance to cover his family’s bills, pay off the house and send his daughter to college if he unexpectedly passed away.

How much life insurance does Aaron need?

Aaron used the life insurance calculator on the previous page to figure out how much coverage to get. Here’s a summary of his results:

Housing Expenses	\$200,000
Income Replacement	
How long do you want to extend your income stream?	
Number of Years	10
x Current Annual Income	\$60,000
Total Income Replacement	\$600,000
Education Expenses	
\$40,000	
Total Life Insurance Needed	\$840,000
Current Individual Life Insurance	\$500,000
Supplemental Life Insurance needed	\$340,000

This example is for illustrative purposes only. Refer to your complete benefit materials for specifics about your plan.

To learn more, contact your benefits representative.



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Group life policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in any U.S. territory. Base certificate form number is LGC-13500-CERT 08/06. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your HR representative.

In New York, group life policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is LGC-03300/NY 1/14.

¹ Up to the maximum guaranteed issue amount.

² "What can we do about Under-Insurance in the USA?" Atidot. Published January 2019, <https://www.atidot.com/under-insurance-report-2018-ind>.

Rates for Supplemental Life coverage

Monthly Supplemental Employee Life Rates per \$1,000 of coverage

AGE	RATE
Under 25	\$0.050
25 - 29	\$0.050
30 - 34	\$0.060
35 - 39	\$0.090
40 - 44	\$0.140
45 - 49	\$0.230
50 - 54	\$0.400
55 - 59	\$0.630
60 - 64	\$0.850
65 - 69	\$1.350
70 - 74	\$2.390
75 -	\$4.070

Monthly Supplemental Spouse Life Rates per \$1,000 of coverage

- Rates based on Spouse Age

AGE	RATE
Under 25	\$0.050
25 - 29	\$0.050
30 - 34	\$0.060
35 - 39	\$0.090
40 - 44	\$0.140
45 - 49	\$0.230
50 - 54	\$0.400
55 - 59	\$0.630
60 - 64	\$0.850
65 - 69	\$1.350

Monthly Supplemental Child Life Rate per \$1,000 of coverage is \$0.0500

Calculating Your Cost

Supplemental Employee Life: $\frac{\text{(volume)}}{\text{(volume)}} \times \frac{\text{(rate)}}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly Cost}}$

Supplemental Spouse Life: $\frac{\text{(volume)}}{\text{(volume)}} \times \frac{\text{(rate)}}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly Cost}}$

Supplemental Child Life: $\frac{\text{(volume)}}{\text{(volume)}} \times \frac{0.050}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly Cost}}$