

## Why enroll through your employer?

At Voya Employee Benefits, we offer these features with all our group life insurance products:

- **Easy Enrollment:** Enrollment is made easy through clear and simple enrollment forms. You'll also want to refer to your employer's rate information for costs of supplemental coverage.
- **Convenient Payroll Deduction:** Premiums are automatically deducted from your paycheck.
- **Waiver of Premium:** If you become totally disabled (as defined by the policy) and cannot work, you don't have to pay life insurance premiums for as long as you remain disabled, up to this benefit's termination.
- **Exceptional Customer Service:** Knowledgeable service representatives and courteous claims professionals are available to answer your questions and address your needs.
- **Accelerated Benefit:** You may collect a portion of your death benefit (typically 50 percent) while you are living, if you are diagnosed with a terminal illness with a life expectancy under twelve months\*. All remaining benefits will be paid to the beneficiary upon death.
- **Beneficiary Support Services:** We provide the life insurance proceeds to your beneficiaries through an interest-bearing draw account. In addition, we offer access to financial professionals and personal guidance to help beneficiaries achieve their goals.\*\*

\* May vary by state.

\*\* Proceeds of \$5,000 or more are generally paid into a Voya Personal Transition Account. Voya Personal Transition Accounts are not available in all states.



Products and services offered through the Voya™ family of companies.

Issued and Underwritten by ReliaStar Life Insurance Company.  
Administrative and Home Office: 20 Washington Avenue South,  
Minneapolis, MN 55401

Please refer to your policy or certificate for all terms, conditions, benefits,  
and limitations. Availability and benefit provisions vary by state.

Policy form LP00GP, LP05GP, LP06GP, or 45-000. For more information,  
consult your employer or financial professional.

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It's Your Life. Your future.  
Protect it with Life Insurance.

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## The unexpected does happen

You don't think about it. And it certainly can't happen to you. But then the unexpected happens. The chief breadwinner is gone and the family is left without the financial resources they may need for the future. It really does happen. And while many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt.

You work hard to protect and provide for your family, yet you also need to financially protect their future.

### Insurance can help

According to a survey of American consumers' opinions and beliefs about life insurance conducted in the summer of 2012 by Praxis Research (sponsored by Voya™), 62% of respondents identified family as the number one reason for purchasing life insurance.

### How life insurance can help you:

- **Protect your family:** Your family depends on your income. Life insurance helps replace that income when your family needs it most.
- **Protect your home:** For most families, their home is the largest asset. Life insurance can enable your family to remain in the home, pay the mortgage and avoid the trauma of relocation.
- **Protect children's education:** Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance helps secure your children's future.
- **Settle expenses:** Life insurance can also help cover financial expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.

Your employer can select the following customized options for your benefit plan:

**Availability and benefit provisions vary by state. For more information or to see if your plan includes any of these options, please consult your employer.**

- **Supplemental:** Opportunity to buy additional coverage for added protection. Your employer may provide you with a basic amount of life insurance at no cost to you. Through this program, you have the opportunity to increase the amount of your term life insurance coverage.
- **Portability:** Opportunity to take coverage with you when you leave your employer. You may take your supplemental coverage with you if you change jobs or retire – something very important in today's ever-changing work environment. (Benefit and availability may vary by state.)
- **Accidental Death and Dismemberment (AD&D):** Extra coverage in case of a covered accident. This coverage pays additional benefits to you for a covered accident resulting in the loss of limbs, sight, or life.
- **Spouse/child coverage:** Coverage is also available for your dependents. (Spouse coverage over certain levels must be approved through underwriting.)



## Bottom line...

Life insurance provides basic protection for your loved ones if something happens to you. Because even though we don't like to think about the unexpected, it can still happen. The loss of your income could create immediate financial hardship and lifestyle changes for your family. Life insurance helps assure your family can maintain financial security and meet financial obligations. Taking advantage of the life insurance coverage provided by your employer can play an important role in your financial strategy.