Financial security
for the long run ®

SECURIAN®

PROTECT THE LIFE THEY LIVE TODAY

Why do I need this insurance?

Group Term Life insurance can protect your family's financial future from the unexpected loss of your life and income during your working years. Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

Protect your family from the unexpected loss of your life and income during your working years.

Basic coverage

Basic Life and AD&D
(you are automatically enrolled)

$50,000

Includes matching AD&D benefit

All certified New Mexico public law enforcement and correctional officers/specialists have an additional $25,000 line of duty benefit.

All undercover agents and all other agents have an additional $250,000 line of duty benefit.

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at **LifeBenefits.com/insuranceneeds**

Monthly cost of coverage

Additional Employee Life & Additional Spouse/Domestic Partner Life and AD&D

Age	Rate per $1,000
Under 30	$0.080
30-34	0.100
35-39	0.110
40-44	0.130
45-49	0.190
50-54	0.300
55-59	0.490
60-64	0.820
65-69	1.310
70 and over	3.180

Rates increase with age.

Dependent Life and AD&D:
One premium provides coverage for all eligible children.

$0.120 per $1,000

All rates are subject to change.

Here's the easy math to your monthly premium:

Total coverage you need $ _____

÷ 1,000   _____

x   your rate $ _____

                                       =

Monthly Premium $ _____

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Coverage options

Additional Employee Life	Spouse/Domestic Partner Life	Dependent Life
Elect in **$10,000** increments	Elect in **$10,000** increments	**$5,000**, **$10,000** or **$15,000**
Maximum coverage: **$400,000 (Class 1)** or **$500,000 (Class 2)**	Maximum coverage: **$250,000**	Includes matching AD&D benefit
Includes matching AD&D benefit	Includes matching AD&D benefit	Children eligible from live birth to age 26
Any existing coverage will remain in effect	Any existing coverage will remain in effect	Any existing coverage will remain in effect
ELECT	ELECT	ELECT

Effective January 1, 2016, If your spouse/domestic partner or child is eligible for employee coverage, they cannot be covered as a dependent. Only one employee may cover a dependent child.

QUESTIONS?
Call **1-855-750-2051**

TO ENROLL:
LifeBenefits.com/plandesign/SONM

Paying your premium

Your premiums for Additional Employee Life, Spouse/Domestic Partner Life and Child Life will be billed directly to you by Securian.

Submitting premium via payroll deduction is not an option. Instead, your payment can be submitted monthly from your checking account by EFT or a bill will be sent to your home address.

To enroll in EFT, complete the form available at **LifeBenefits.com/plandesign/SONM** and submit it to Securian during open enrollment.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance program has other important features:

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may port your group life insurance coverage (ported coverage ends at age 70) or you may convert your life coverage to an individual life insurance policy. Premiums may be higher than those paid by active employees.

- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he/she may request early payment of up to 100 percent of the life insurance amount.

- **No premiums if you become disabled** – If you become totally disabled according to the terms of your certificate, life insurance premiums may be waived.

Imagine your family's wallet without your paycheck. **Protect your family by purchasing life insurance to cover:**

Estate taxes

Funeral/burial costs

Medical bills

Family's living expenses

For further details on your plan, refer to the certificate of insurance, which can be found at **LifeBenefits.com/plandesign/SONM**