



## **NEW BENEFIT OFFERING!!**

### **DISABILITY INCOME PROTECTION**

Think of what would happen to your family, your home, and your lifestyle if you could not work. How would you provide for your family? How would you pay your rent or mortgage, not to mention your credit cards, utilities and food?

- ✓ Varying Benefit amounts available
- ✓ Waiting Period – choice of two plans
- ✓ Maximum Benefit Period – One Year
- ✓ Tax free benefit paid
- ✓ Unisex Rates
- ✓ Premiums do not increase with age
- ✓ Maternity covered as sickness (10 month waiting period)
- ✓ Plans designed to work with sick bank

### **CATASTROPHIC PROTECTION**

(Cancer, Specified Health, Hospital Indemnity, Accident)

Have the extra money to help cover expenses.

- ✓ BENEFITS PAYABLE DIRECTLY TO YOU
- ✓ Policies pay First Occurrence Benefits for Cancer, Heart, Stroke, Transplant, Coma, Maternity Benefits, Plus More
- ✓ Policies also pay hospital confinement and continuing care benefits
- ✓ Benefits paid for ER treatment for accidents
- ✓ Family coverage is available

### **UNIVERSAL LIFE INSURANCE**

Protect your family now. Help them to cover mortgages, tuition, and maintain a way of life for those we leave behind. It is crucial to plan for the unexpected in advance.

- ✓ NO MEDICAL EXAMS
- ✓ Conditional Guaranteed Issue (up to 3x salary – max \$100,000)
- ✓ Tax-Deferred, Cash value growth
- ✓ Long Term Care Rider
- ✓ Accelerated Death Benefit for terminal illness
- ✓ Guaranteed Interest Rate – 4%
- ✓ Portable at Retirement
- ✓ Optional Spouse Coverage Available
- ✓ Pays twice Death Benefit in the event of accidental death

- ✓ All plans are conveniently payroll deducted
- ✓ Special rates for SEIU members

**For more information on these important benefits contact your Benefit Representative at:**



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