

Voluntary Term Life Insurance

PROTECTION FOR THE ONES YOU LOVE

With the support of your union
Railroad Marketing offers term life at affordable group rates.



The plan's many valuable features include:

- Choose up to \$200,000 of term-life coverage with guaranteed coverage regardless of health during open enrollment as long as you are actively working for the railroad
- Coverage available for your spouse and dependent children
- Easy enrollment
- Premiums paid through convenient payroll deductions
- Coverage remains with you until age 85* as long as the group policy remains in force

Plan contains exclusions and limitations, see policy for complete details

Age Reduction Formula: When you turn 65, your Death Benefit will decrease to 65% of the original benefit. It will decrease to 50% when you turn 70; to 25% when at age 75 and will terminate at age 85. The spouse and covered dependent benefits will also decrease at the same rate and time as your coverage.



Enroll any of these 3 ways...

1. Call 888-646-9951 to enroll by phone.

OR

2. Go to www.railroadmarketing.com to enroll "Click" **Learn More/Enrollment**, then "Click" the **Term Life Enrollment** Tab and follow the instructions on completing and submitting the application online.

OR

3. Complete the enclosed application, print, sign and return it to;
Railroad Marketing
PO Box 911630
St George, Utah 84791

OR Fax it back to (435) 688-1338

Choose amounts from

\$50,000, \$100,000, \$150,000 or \$200,000

\$20,000 Spousal Coverage

\$10,000 Dependent Child Coverage

NO MEDICAL QUESTIONS asked during open enrollment (under age 70) for amounts \$200,000 or less

Employee Cost

\$50,000 Death Benefit

\$23.00 Monthly
(\$11.50 per Pay Period)

\$100,000 Death Benefit

\$43.00 Monthly
(\$21.50 per Pay Period)

\$150,000 Death Benefit

\$63.00 Monthly
(\$31.50 per Pay Period)

Spouse Cost

\$25,000

\$10.00
(\$5.00 per Pay Period)

Child Cost

\$10,000

\$2.00
For all children
(\$1.00 per Pay Period)

\$200,000 Death Benefit

\$83.00 Monthly
(\$41.50 per Pay Period)

Marketed by:
Railroad Marketing
888-696-9951

