

# 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 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](http://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**

\$25,000 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

