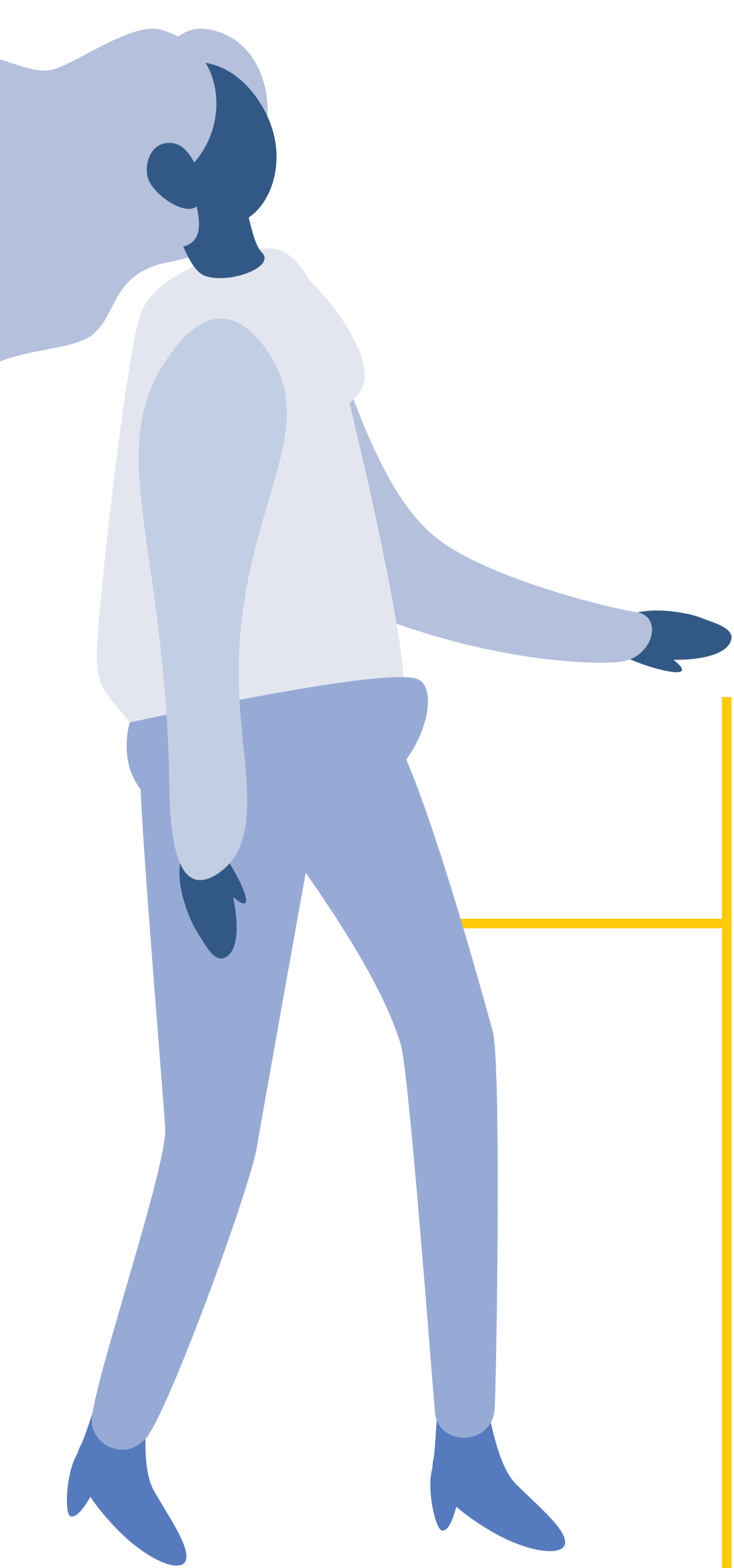




The Path of Choosing Optional Life Insurance



Meet **Beth!**

- **23** year old
- **Fresh** out of College
- **Works** for a startup

As part of her total compensation package, **Beth is offered group benefits, including a Life Insurance policy for \$50,000 should the worst happen.**

Beth is young, healthy, and single, so she doesn't think twice about the policy beyond being glad to have it.

At the moment, there's no one relying on her to provide an income, other than herself, so she names her mother as her beneficiary and doesn't think about her policy too much.



Flash Forward **10 Years**

Beth is now 33 years old and still working at the tech startup. She's worked hard and gotten several promotions and the company itself has grown sizably.

Alongside the company's growth, **Beth's family has grown, too. In the last ten years, she's gotten married and given birth to two children.** She and her husband have also purchased a **new home** an hour outside of the city and **each have a car** so that they can get to work.

Despite some lingering student loan debts, a mortgage, two car payments, child care costs, and other living expenses, Beth and her family are living comfortably. However, it's clear to Beth and her husband that the **family's lifestyle couldn't be supported by just one income** and they begin to talk about Life Insurance options for the both of them.

That's when Beth remembers her \$50,000 Life Insurance policy through her employer.



Optional Life Insurance

Although \$50,000 seemed like plenty when Beth was younger, **she and her husband now know that it's not enough to cover expenses and protect her family financially should the worst happen.** She speaks with her Plan Administrator, who reminds her about the possibility of Optional Life Insurance to increase her coverage.

Beth is informed that **she can apply for a combined maximum of Life Insurance and Optional Life Insurance, which is based on her company's size.** Beth submits medical evidence as part of her application and is **approved for Optional Life Insurance of \$750,000, for a total of \$800,000 when her original Life Insurance policy is included.**

Beth and her husband determine that this amount would cover the family's existing debts and allow them to maintain their standard of living in the event that Beth was no longer able to provide for the family.

Although they hope never to use it, they're secure in the knowledge that their family would be financially protected in most dire of circumstances.