LIFE™

COMMERICIAL | 10+ EMPLOYEES

Supplemental Life Insurance

The ones you love deserve more than just enough

It's easy to think life insurance is only for people with families. If anyone in your life depends on your income or if you have shared expenses like mortgage or car payments, having coverage can make a real difference. And even if you feel financially secure today, your needs may grow as your life changes.

Most of us know we should have life insurance. But having some and having enough are two different things. Life changes—a new home, a growing family, aging parents—and the coverage you picked years ago might not stretch as far as you need it to today.

Supplemental life insurance helps close that gap.

Unexpected events can happen to anyone at any age. That's why having the right amount of coverage matters. Not just some coverage, but enough to take care of the people who depend on you.

DO YOU NEED SUPPLEMENTAL LIFE INSURANCE?

5 questions to ask

1. Do you want to make sure your surviving family members don't have to cover your funeral or burial expenses out of pocket?
2. Do you have a spouse and/or children you want to provide for in the event of your death?
3. Would you like to provide funds for your children to pay for their higher education if you are not around to do so?
4. Do you have a home mortgage that would be a burden on your survivors if you passed away?
5. Do you have any other significant debts that would be difficult for your loved ones to pay in your absence?

If you answered yes to any of these questions, you should consider supplemental life insurance.

Calculate your coverage

Life insurance needs will vary from person to person, and your needs may change over time, so it's important to reconsider your coverage periodically. Most experts recommend you have 5-10 times your annual income. When you add up your everyday bills and financial responsibilities, that range starts to make sense.

Use the life insurance calculator below to see if you have enough life insurance.

HOW MUCH LIFE INSURANCE DO YOU NEED? Use the calculator below to see how much life insurance you need.	
YOUR ANNUAL INCOME Multiply your annual earnings by the number of years of income you would like to leave to your dependents so they can maintain a similar lifestyle.	$_______________
MORTGAGE OR OTHER DEBT You may want to include the outstanding mortgage amount or other debt that would need to be paid off in the event of your death.	$_______________
UPCOMING SITUATIONAL EXPENSES If you are planning to pay for all or part of the college education or wedding costs for your children, or other similar events, you may want to include it here.	$_______________
FINAL EXPENSES Including funeral and burial expenses, as well as final medical expenses allows loved ones to focus on the grieving process without the additional burden of financial concerns.	$_______________
YOUR TOTAL LIFE INSURANCE NEED	$_______________
LESS OTHER LIFE INSURANCE YOU MAY ALREADY HAVE This may include individual life insurance policies you have and/or employer-paid life insurance benefit.	$_______________
YOUR OUTSTANDING LIFE INSURANCE NEED This is the amount you might consider covering now.	$_______________

LIZ'S STORY: A LIFELINE IN A TIME OF LOSS[3]

When Liz signed up for life insurance at work, she also added coverage for her husband almost without thinking about it. It only cost a little bit from her paycheck, and she hoped she'd never need it. Still, knowing he was covered helped her peace of mind.

Sadly, Liz's husband passed away suddenly. During such a painful time, the life insurance coverage became a safety net. It helped her pay the mortgage, cover everyday bills and keep life steady for her children.

For Liz, what once felt like just another payroll deduction turned out to be a lifeline. Life insurance gave her family financial support when they needed it most, allowing her to focus on healing.

It's easy to get started

Your employer is offering you the opportunity to add supplemental life insurance at group rates through DeltaLife® in partnership with Reliance Matrix.[1] The plan allows you to choose the amount of coverage that is appropriate for you and your family. Coverage options are also available for your spouse and children.

Signing up is simple. If you think you or your family would benefit from this important coverage, you can pay for your life insurance through a convenient payroll deduction. Coverage is guaranteed for eligible employees—no medical questions required![2] Review your enrollment materials for details and follow the instructions to enroll.

Protect the people you love with supplemental life insurance. Enroll today!

[1] Reliance Matrix is a branding name for the underwriting companies Reliance Standard Life Insurance Company, First Reliance Standard Life Insurance Company and for the third-party administrator (TPA) Matrix Absence Management, Inc.
[2] Employees must apply for coverage within their initial enrollment period (31 days of becoming eligible under the policy) and within the guaranteed coverage threshold amount to be eligible for coverage on a guaranteed issue basis. Employees applying for coverage after their initial enrollment period or for coverage amounts over the guaranteed issue threshold are subject to evidence of insurability requirements to become covered under the policy and coverage is not guaranteed.
[3] Illustrative example only. Not based on an actual insured employee or group policyholder.