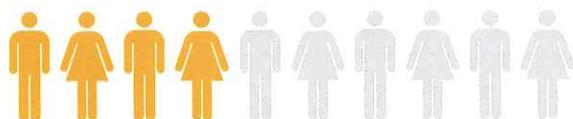


# Protect your family from the unexpected loss of your life and income during your working years.

As a member of the Virginia Retirement System (VRS), you have the opportunity to protect your family's financial security with optional group life insurance. This term insurance program is designed to provide an immediate death benefit at an affordable cost.

## Additional features

- **A double indemnity benefit.** An additional benefit equal to the amount of optional coverage in force is paid, if death is a result of a covered accident.
- **A dismemberment benefit.** A benefit that pays you an amount equivalent to either one-half or the full amount of the insurance, if you lose sight or suffer a severed limb as a result of a covered accident.
- **A living benefit.** The accelerated benefit allows the insured person to receive all or a portion of the death benefit, if diagnosed with a terminal illness with a life expectancy of 12 months or less.



**4 in 10** Americans say life events such as getting married, buying a home and starting a family are the top reasons people shop for life insurance.

Source: LIMRA, 'Insure your love' reminder to protect loved ones, February 11, 2016.

## HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at [LifeBenefits.com/insuranceneeds](http://LifeBenefits.com/insuranceneeds).

## Monthly cost of coverage

### Optional Life

#### Employee, Retiree and Spouse

Please note, rates increase with age.

Age	Rate/\$1,000
34 and under	\$0.05
35-39	0.06
40-44	0.08
45-49	0.14
50-54	0.20
55-59	0.33
60-64	0.59
65-69	1.06
70 and over	2.06

### Child Term Life

One premium provides coverage for all eligible children.

Option	Coverage amount	Rate
1	\$10,000	\$0.80
2	\$10,000	0.80
3	\$20,000	1.60
4	\$30,000	2.40

All rates are subject to change.