



# Simplified Issue 10-Year Group Level Term Life Insurance

A simplified way to help protect your family's lifestyle.

## Simplified Issue Plan Features

CSFA members under age 65, who are not currently insured under this plan and are actively at work, can apply for up to \$250,000 of Group Level Term Life Insurance on a Simplified Issue basis. This means you only answer an abbreviated set of health questions, satisfactory to the insurer, and there are no medical exams required.

Up to \$250,000 benefit amount with rates that are designed to remain level for 10 years<sup>1</sup>

Coverage Options	
\$250,000	under age 40
\$150,000	under age 50
\$100,000	under age 60
\$50,000	under age 65

## Dependent Family Coverage

You can also elect Dependent Family Coverage, providing \$10,000 of life insurance coverage for your dependent spouse or domestic partner, and all eligible unmarried children from birth to age 21, or to age 25 if a full-time student.

Optional dependent family coverage costs \$1.80, monthly. One premium covers the cost regardless of the number of children you have, and regardless of the make-up of your family.

## Accidental Death and Dismemberment (AD&D) Coverage

The unexpected financial "shock" of an accident can be devastating to a family. That's why this plan offers a special accident safeguard. The AD&D benefit option pays your beneficiary equal the value of your life insurance coverage, to a maximum of \$250,000, if you die in a covered accident.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your AD&D coverage, depending on the accident's severity. AD&D costs \$1.25 per \$25,000 of coverage, monthly.

## Additional Features

- Portable coverage that stays with you even if you change jobs or retire.<sup>2</sup>
- A pay-out option during your lifetime, if you are terminally ill, as defined by the certificate, and have a life expectancy of 6 months or less.
- Pay no premiums if you become totally disabled, as defined in the certificate.

## How can life insurance help?



### Protect your home

Life insurance can enable your family to remain in the home, pay the mortgage and avoid the trauma of relocation.



### Protect your family

Life insurance helps replace your income when your family needs it most.



### Protect your children's education

Life insurance can help provide for your children's future.



### Protect your finances

Life insurance can help cover medical bills and funeral costs as well as unplanned expenses.

# How much does it cost?

The cost of life insurance varies based on your age and how much you want to apply for, but group coverage is typically lower than an individual policy.

# How do I apply?

Complete and return the application to **Risk Strategies Company**



2270 Douglas Blvd., Suite 220  
Roseville, CA 95661

P: 866.352.1658  
F: 916.265.5849

CSFAAdmin@risk-strategies.com  
or www.risk-strategies.com

Monthly Non-Tobacco Rates for Simplified Issue 10-Year Group Level Term				
10-Year Monthly Level Premium				
Issue Age	\$250,000	\$150,000	\$100,000	\$50,000
18-26	\$11.50	\$6.90	\$4.60	\$2.30
27	\$11.50	\$6.90	\$4.60	\$2.30
28	\$11.50	\$6.90	\$4.60	\$2.30
29	\$11.50	\$6.90	\$4.60	\$2.30
30	\$11.50	\$6.90	\$4.60	\$2.30
31	\$11.50	\$6.90	\$4.60	\$2.30
32	\$11.50	\$6.90	\$4.60	\$2.30
33	\$11.50	\$6.90	\$4.60	\$2.30
34	\$11.50	\$6.90	\$4.60	\$2.30
35	\$11.50	\$6.90	\$4.60	\$2.30
36	\$11.75	\$7.05	\$4.70	\$2.35
37	\$12.00	\$7.20	\$4.80	\$2.40
38	\$12.75	\$7.65	\$5.10	\$2.55
39	\$13.25	\$7.95	\$5.30	\$2.65
40		\$8.70	\$5.80	\$2.90
41		\$9.45	\$6.30	\$3.15
42		\$10.50	\$7.00	\$3.50
43		\$11.70	\$7.80	\$3.90
44		\$12.90	\$8.60	\$4.30
45		\$14.25	\$9.50	\$4.75
46		\$15.60	\$10.40	\$5.20
47		\$16.95	\$11.30	\$5.65
48		\$18.30	\$12.20	\$6.10
49		\$19.95	\$13.30	\$6.65
50			\$14.70	\$7.35
51			\$16.20	\$8.10
52	N/A		\$18.00	\$9.00
53			\$19.90	\$9.95
54			\$22.20	\$11.10
55			\$24.50	\$12.25
56		N/A	\$26.80	\$13.40
57			\$29.30	\$14.65
58			\$32.10	\$16.05
59			\$35.30	\$17.65
60				\$21.00
61				\$22.70
62				\$24.25
63			N/A	\$26.20
64				\$28.50

Rates shown are as of January 1, 2019. Contact the plan administrator for Tobacco-user rates.

<sup>1</sup> The initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

<sup>2</sup> Coverage will not reduce during your level term period. For members who are under age 65 at the end of a level term period, coverage will not reduce until age 65. Coverage will reduce to 65% at age 65, to 50% at age 70, to 35% at age 75 to the lesser of 25% or \$20,000 at age 80 and to the lesser of 20% or \$20,000 at age 85.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Life Insurance coverage is provided under the terms of a group life insurance policy, Group Life Policy form LP00GP, issued and delivered in the state of California to California State Firefighters' Employee Welfare Benefits Corporation, as the policyholder and is governed by its laws.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company a member of the Voya® family of companies, Minneapolis, MN

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