



## Premier Whole Life Insurance

Take advantage of guaranteed cash values!



Helping to ensure a lifetime of financial protection for your family is worth talking about. You can take the first step today.

Think about what obstacles challenge your financial path – the unpredictability of pensions and retirement plans, the solvency questions surrounding Social Security, the volatility caused by a mounting national debt. How do you navigate that rocky road?

Now think about the range of your family’s possible financial needs – mortgage, secondary school or college education, child care, elder care for your parents...The list goes on. And on.

## Take the first step | towards a lifetime of protection for you and your family.

### So how do you build a plan of financial protection?

Start with whole life insurance – designed to provide a strong foundation of life insurance coverage. Whether by itself or combined with term life, it can be used in the unfortunate circumstance of the death of a breadwinner, homemaker or cherished loved one.

### What other benefits can whole life insurance provide?







- **Coverage isn’t tied to your employment** – you can take the benefit with you if and when you leave your current employer, and keep it all the way into retirement if you choose.
- **The cost you pay for this coverage won’t change**, which helps with your personal financial planning.
- The policy builds cash value from which you can borrow when needed.

### But what if you already own term life insurance?

The simple answer: great! While you may own term life insurance, the fact is you may not have enough coverage to adequately protect your family or meet their future financial needs. According to a recent Life Insurance and Market Research Association (LIMRA) study, 50 percent of employees surveyed said they needed more life insurance. However, only 44% of U.S. households have individual life insurance, and 30% have no life insurance at all.\*

Combining term and whole life insurance can offer the substantial financial protection you and your family deserve.

**Term Life and Whole Life Stability for the long run**  
Whole life insurance complements term life insurance in some important ways, ensuring stability for the long run.

Term Life Insurance	&	Whole Life Insurance
 <p>A cost effective way of securing life insurance coverage for a specific period of time.</p>	↔	 <p>A moderately priced means to secure life insurance coverage for a lifetime, provided sufficient premiums are paid.</p>
 <p>The cost increases as you get older.</p>	↔	 <p>The cost stays the same for the life of the policy.</p>
 <p>Does not accumulate cash value.</p>	↔	 <p>The investment portion of the policy has the potential to accumulate cash value on a tax-deferred basis.</p> <p>You may be able to borrow – generally tax-free** – against your cash value and pay back the loan with interest. Any unpaid loan would be subtracted from the death benefit.</p>

\* LIMRA. “Facts About Life 2013.”

\*\* This communication is not intended or written to be used, and cannot be used by the recipient or any other person, for the purpose of avoiding any tax penalties that may be imposed on such person, and cannot be used or referred to, in promoting, marketing, or recommending to another party any transactions or matters addressed herein.

# More options, more security

Premier Whole Life Insurance offers a variety of options.

## ✔ Increases

The death benefit can be increased to meet changing needs. Coverage amount increases up to the policy maximum are allowed after the first policy year. Evidence of insurability may be required.

## ✔ Payroll deduction

Providing protection for your family has never been easier since your premium is paid through payroll deduction. This eliminates the need to write checks and pay postage.

## ✔ Portability

Should you leave your current employer or retire, you can take the policy with you and choose one of a number of convenient payment plans.

## ✔ Guaranteed

The insurance coverage you purchase and the payment amounts are guaranteed to be fixed for the life of the policy as long as you meet the required premium payments. There's no need to worry about whether your policy will be there when you and your family need it most.

## ✔ Guaranteed cash values

Whole life insurance builds guaranteed cash values as long as you make your payments.

## ✔ Cash value loans

Once cash value accumulates, you can borrow against that value at the rate shown in the policy. The death benefit will be reduced by the amount of any outstanding loan and unpaid accrued interest.

## ✔ Eligibility

To apply for coverage, you must be a permanent benefit eligible employee working 20 or more hours<sup>1</sup> a week and be actively at work at the time of enrollment.

## ✔ Spouse coverage

Your spouse is eligible to apply for insurance by meeting eligibility requirements.

## ✔ Child coverage options

Children and grandchildren, ages 15 days through 24 years, are eligible to apply for several coverage options.

<sup>1</sup> 16+ hours for healthcare workers

---

## Suicide clause

For suicide within two years from the policy's date of issue and the effective date of any increases, benefits will be limited to payment of all premiums paid without interest less any policy loan and loan interest.





## Take the first step

Take advantage of whole life insurance offered by your employer for benefits you can rely on for the long run.

- Protection for a lifetime for you and your loved ones
- Affordable rates with the convenience of payroll deduction
- A policy that builds cash value
- Premiums that won't increase for the life of the policy
- A benefit you can take with you into retirement
- Help with final expenses

This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or Voya™ Employee Benefits. Voya Employee Benefits is a division of ReliaStar Life Insurance Company.

This product is issued and underwritten by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. Home and Administrative Office: 20 Washington Avenue South, Minneapolis, MN 55401.

Policy Form #: RL-WL2-POL-07 (not available in all states.) Children's Term Insurance Rider Form #: RL-WL2-CTR-07 Policy form number, product availability and provisions may vary by state.

©2014 Voya Services Company. All rights reserved. LG11199-901

147822 09/01/2014

RETIREMENT | INVESTMENTS | INSURANCE

Voya.com

**VOYA**  
FINANCIAL™