



# Premier Whole Life Insurance

Take advantage of guaranteed cash values

ReliaStar Life Insurance Company,  
a member of the Voya® family of companies

PLAN | INVEST | PROTECT

**VOYA**  
FINANCIAL



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

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

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.

### 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 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 study, 40% of households would be financially impacted from the loss of the primary wage earners within 6 months\*. A great number of these individuals are under-insured.

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

### 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>

\* 2015, LL Global, Inc and "Life Happens"

\*\* 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.

Whole Life Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

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.

©2017 Voya Services Company. All rights reserved. CN1005-37583-1018

147822 10/15/2017

PLAN | INVEST | PROTECT

Voya.com

**VOYA**  
FINANCIAL

Premier Whole Life Insurance

# Accidental Death Benefit Rider

It doesn't cost a lot to offer your family a little extra peace of mind.



## Why is this coverage important?

The loss of income that results from an unexpected death can create significant financial strain for your family – at an already difficult time. Our **Accidental Death Benefit Rider** can help you provide your loved ones with additional financial protection; and peace of mind at a minimal cost.

The **Accidental Death Benefit Rider** provides an additional benefit, equal to the base policy face amount, if the insured dies in a covered accident – minimizing the financial burden for the ones you love. The maximum additional benefit available is \$150,000.

## How much does it cost?

Annual premiums vary depending on the age of the insured and the amount of the coverage.

## Who is eligible?

Any employee or spouse age 15 through 60 years who is eligible for our Whole Life Insurance policy is eligible to apply for the Accidental Death Benefit Rider. The rider terminates on the policy anniversary on which the insured is 65.

ReliaStar Life Insurance Company,  
a member of the Voya® family of companies

PLAN | INVEST | PROTECT

**VOYA**  
FINANCIAL

## Exclusions

Risks not covered are as follows:\*

1. War, any act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared.
2. Taking his or her own life
3. Any bodily or mental infirmity of disease, except a bacterial infection occurring with or through an accidental injury.
4. Committing or attempting to commit an assault or felony.
5. The voluntary taking of a drug, medication, or sedative – unless prescribed by a physician – or any poison (except for food poisoning) including carbon monoxide.
6. Operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured:
  - Is a pilot, officer, or member of the crew, or
  - Is in an aircraft which is being flown for the purpose of descent from such an aircraft while in flight, or
  - Is giving or receiving any kind of training or instructions, or
  - Has any duties aboard such aircraft

\*May vary by state



How you spend the benefit is up to you.

**Take the first step** and apply for the Accidental Death Benefit Rider today.

**This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.**

Issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

ADB Rider #: NP-B-ORD-ADB-93-R. Form number, product provisions and availability may vary by state.

©2019 Voya Services Company. All rights reserved. 704964

147127-02012019



Premier Whole Life Insurance

# Children's Term Insurance Rider

Help your children take the first step towards a lifetime of protection.

Children covered under this rider can convert this coverage to an individual policy when they turn 25, **no health questions asked.**

## Why is this coverage important?

As a parent, you know that the responsibility of raising children comes with a little bit of worry. You not only worry about and care for their immediate needs, but you also you worry about and plan for their future needs as well.

While removing all the worry probably isn't possible, this rider offers a fixed amount of term life insurance coverage and one premium rate for all of your eligible children; providing an inexpensive way to ensure they have coverage. The rider's conversion privilege also allows them to maintain coverage through the balance of their lives, helping to ensure you start them out on the right financial path. In the long run, that is something they can be thankful for.

## How does the rider work?

On the policy anniversary after your child's 25th birthday – or expiration date, if earlier – he or she can convert the coverage to a maximum of five times the rider amount. No evidence of insurability will be required.

Coverage options range from \$2,000 to \$10,000 in \$1,000 increments.

ReliaStar Life Insurance Company,  
a member of the Voya® family of companies

PLAN | INVEST | PROTECT

**VOYA**  
FINANCIAL

## EXAMPLE

Children's Term Insurance Rider coverage for two dependent children:



# Now

## \$5,000

of term life insurance coverage per child



# Later

## \$25,000

of converted coverage per child

### How much does it cost?

One premium covers all eligible dependent children.

Coverage	Weekly Premium
\$10,000	\$1.40
\$9,000	\$1.26
\$8,000	\$1.12
\$7,000	\$0.98
\$6,000	\$0.84
\$5,000	\$0.70
\$4,000	\$0.56
\$3,000	\$0.42
\$2,000	\$0.28

### Who is eligible?

Any unmarried, dependent children and grandchildren, age 15 days through 24 years. The child must not be hospitalized on the date of enrollment. After the rider is effective, newborn children, newly adopted children and new stepchildren are automatically insured when they become 15 days old, as long as they are not hospitalized. There is no increase in premium. This rider may be included on the employee policy or the spouse policy, but not both.

The primary insured person on the base policy must be less than 61 years old to add this rider.

### Limitations

The rider has terms under which it may be continued in force or discontinued. This brochure is a brief description of coverage and is not a contract. Read your policy and riders carefully for exact terms and conditions.



How you spend the benefit is up to you.

**Take the first step** and apply for the Children's Term Insurance Rider today.


Available for enroller-assisted offers.

Whole Life Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. CTR Rider #: RL-WL2-CTR-07 Form number, product provisions and availability may vary by state.

©2018 Voya Services Company. All rights reserved. EB1116-46455-1119

171796-12012018





Premier Whole Life Insurance

# Long Term Care Rider

with Restoration and Extension of Benefits

Help protect your assets with Long Term Care (LTC) insurance.

Whether you are managing your family finances or planning for your retirement, you want to do all you can to protect your assets. Your life insurance policy can protect your assets by offering a death benefit to help cover final expenses or medical expenses in the event you die. Unfortunately, death is not the only event that can deplete your assets.

If you become seriously injured or ill, the costs of treatment and recovery can far exceed the amount of your life savings or retirement investments. To help offset the costs and protect your assets, you and your spouse are now eligible to apply for **Long Term Care coverage**.

## What is Long Term Care coverage?

Available as a rider to your life insurance policy, Long Term Care coverage provides monthly payments in the event that you require assistance with activities of daily living. Qualifying care includes home health care, adult daycare, or confinement to a long term care facility.

## Why do you need Long Term Care coverage?

While the need for long term care is unpredictable, the likelihood increases with age. The good news is that, should you become injured or ill, medical advances have increased your chances of survival. The bad news is that in addition to the emotional stress, a serious injury or illness can also have a grim financial effect on you and your family.

Long Term Care coverage can help offset the costs associated with such an event. This is especially important because many health and disability income insurance policies do not cover most long term care services. And, no matter what your specific life stage or situation – Long Term Care coverage offers important benefits to suit your circumstances.

ReliaStar Life Insurance Company,  
a member of the Voya® family of companies

### How does the rider work?

Long Term Care benefits are paid through an acceleration of the life insurance death benefit.\* The duration and amount of Long Term Care benefits will vary based on the type of care required:

- A monthly benefit of 4% of the life insurance death benefit is available when the insured is confined to a long term care facility. The benefit is payable for up to 25 months.
- A monthly benefit of 2% of the life insurance death benefit is available when the insured is receiving home health care or adult day care. The benefit is payable for up to 50 months.

Each month a long term care payment is made, the life insurance death benefit will be **restored**. The full insurance amount remains available after the Long Term Care benefit has been paid.

Once the face amount of the life policy has been paid for Long Term Care benefits, the insured is eligible to receive up to an additional 100% of the death benefit for Long Term Care benefits in **extended** monthly payments (25 or 50 months), based on the type of care required.

The benefit level can be adjusted if the level of care changes. And, life insurance premiums are waived when the insured is receiving qualifying care.

\* Benefit payments are reduced by proportionate amounts of any outstanding policy loan.

This rider has exclusions and terms under which it 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. You may also refer to the Outline of Coverage.

### Example LTC Rider with Restoration and Extension of Benefits:

Suzanne Smith has purchased a \$50,000 whole life insurance policy. At age 46, Suzanne suffers a stroke. Because she is confined to a long term care facility, Suzanne is eligible for a monthly benefit of 4% of the death benefit of her policy for up to 25 months.

Each month a long term care benefit payment is made, an equal amount will be restored to the life insurance death benefit.

If, after that 25 months, Suzanne continues to be confined to a long term care facility, she will be eligible to receive up to another 25 months of payments.

- \$50,000 death benefit x 4% per month = monthly benefit of \$2,000 for 25 months.
- Each month a payment is made, \$2,000 will be restored to the life insurance death benefit. The \$50,000 death benefit remains available in the event of death.
- After the first 25 months, Suzanne is eligible to receive another 100% of the face amount: \$50,000 face amount x 4% per month = an extended monthly benefit of \$2,000 for up to another 25 months.

### Total potential benefit: \$150,000

The amounts shown above are for illustrative purposes only. Actual results may vary.



Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

Product issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Rider#: RL-WL2-LTC-RE-07. Form numbers, product availability, and specific provisions may vary by state.

©2019 Voya Services Company. All rights reserved. 704939  
147030-02012019