

**Optional
Group Term
Life Insurance**

*Providing you with
additional low-cost
protection*

*You and your family deserve
quality benefits coverage backed
by excellent service, and we at
Great-West understand that.
We are committed to being
your Benefits Solutions People.*



Great-West Life
your Benefits Solutions People



For members of _____

**THE CATHOLIC INDEPENDENT
SCHOOLS OF VANCOUVER
ARCHDIOCESE
Policy No. 335646**

THE
Great-West Life
ASSURANCE  COMPANY

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Even though your group insurance plan provides you and your family with comprehensive coverage, it may not meet all your needs.

The reason is simple – your plan has been tailored to meet average needs. It may not necessarily reflect your own personal circumstances.

That's why Great-West Life's Optional Group Term Life Insurance is so valuable. It allows you to increase your existing insurance coverage, at low group rates, to reflect your needs.

Highlights of the Optional Group Term Life Plan

- You are eligible for this additional coverage if you are under age 65.
- If you remain totally disabled, you may be eligible for waiver of premium. If you are approved, you won't have to pay premiums on your coverage for the time you are disabled.
- The cost of this additional coverage is very low, and you pay your premiums through payroll deduction.
- If you change your job, you may be eligible to convert your coverage to individual plans within 31 days, without any medical exams or tests.

How it works

Optional Group Term Life Insurance is available in units of \$10,000. The maximum coverage is \$200,000 per person. To apply for coverage, simply complete the *Evidence of Insurability* form [M5995] and return it to Great-West. Your coverage will take effect as soon as your plan administrator receives written confirmation from Great-West.

No benefits will be paid for suicide within the first two years after your Optional Group Term Life Insurance goes into effect or increases.

Visit the Client Services section of www.greatwestlife.com to find the *Evidence of Insurability* form and other forms.

Cost advantages

Group life insurance rates are lower than individual life insurance rates because marketing and administration costs are lower. To find out what premium you qualify for, please contact your plan administrator.

And, because your plan sponsor has endorsed this coverage, you can make your payments through payroll deduction. What could be easier?

The chart below shows the premium you will pay, per month, for each \$10,000 of coverage.

Monthly premium for each unit of \$10,000 of life insurance

<i>Age of employee</i>	<i>Male</i>	<i>Female</i>
To age 39	\$ 1.20	\$.70
40 - 44	2.30	1.40
45 - 49	3.80	2.30
50 - 54	6.00	3.60
55 - 59	10.00	6.00
60 - 64	11.43	8.60