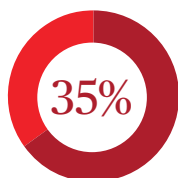




Optional life insurance—protect the ones you love

Buying optional life insurance can make a difference for your family.

Did you know?



35% of all households would feel negative financial impacts within **one month** if the primary breadwinner died.¹

What is the benefit?

Losing a loved one is one of life's most stressful events. This coverage helps protect your family from facing some of the financial struggles that can accompany a death—such as funeral expenses, outstanding debt and everyday expenses like rent, groceries or utilities.

Why consider group life insurance?

- **More money in your pocket**

You can purchase this insurance at special rates through your employer—which is usually less than purchasing life insurance on your own.

- **Payments made easy**

We deduct your monthly life insurance costs from your paycheck, so you don't have to worry about making a payment.

- **Take your coverage with you** If your employment ends, you can move your coverage to another employer-offered life insurance plan or convert your coverage to some permanent life policies without answering medical questions.*

¹ LIMRA Facts About Life, 2018.

*Rates and policy terms may differ from your current coverage.

How much life insurance coverage do you need?

Use Lincoln's online Life Insurance Needs Calculator at lincolnfinancial.com/lifecalc or scan the QR code to the right to determine how much coverage is right for you.



Who do we cover?

We offer optional group term life insurance for eligible:

- Employees
- Employees spouse
- Employees child(ren)



Now's the time! This one-time offer is only available during open enrollment through .

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Order code: LFE-OLFLI-FLI001



****EOI is required for those previously denied coverage.**

This brochure is a general description of coverage and/or services offered. Please refer to the certificate or the group policy for a complete description of coverage, terms, conditions, exclusions, and limitations. Optional term life insurance policies or amounts may require that you submit evidence of insurability.

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