

#### National Association of Secondary School Principals Group term life insurance

Insurance products issued by:
Minnesota Life Insurance Company

# Protect your family's financial future



### Group term life insurance

As a member of NASSP, you can enhance your family's financial security by purchasing exclusive group term life insurance through Minnesota Life Insurance Company, an affiliate of Securian Financial.



- **\$50,000** increments
- Maximum coverage: \$500,000
- Coverage to age 80 with reductions at age 70 (to 50%) and 75 (to 25%)

Coverage is also available to NASSP employees, and advisors with: National Association of Student Council, National Honor Society, National Elementary Honor Society and National Junior Honor Society.

#### Why do I need life insurance?

**Group term life insurance** provides cost-effective insurance protection during your working years. It provides an additional level of financial protection alongside your personal savings, individual life insurance and Social Security benefits.

Group term life insurance allows you the flexibility to increase your coverage when your family's need for financial protection is the greatest and to lower your coverage when your financial commitments decrease.

Beneficiaries receive funds to help with their everyday living expenses — such as mortgage payments or medical bills — education expenses, your funeral costs and more. Your family is everything — and group term life insurance can help protect their financial future so you can enjoy everyday moments in the here and now.



## Imagine your family's wallet without your paycheck

Protect your family by purchasing life insurance to cover estate taxes, funeral/burial costs, medical bills and family living expenses.

#### Monthly cost of coverage

Please note, rates increase with age and are subject to change.

#### Rate per \$50,000 per month

Age	Non-tobacco user	Tobacco user
Under 25	\$1.20	\$2.00
25-29	\$1.25	\$2.00
30-34	\$1.80	\$3.50
35-39	\$2.70	\$5.00
40-44	\$3.80	\$7.00
45-49	\$5.40	\$10.00
50-54	\$9.35	\$17.50
55-59	\$16.15	\$28.75
60-64	\$27.35	\$50.00
65-69	\$57.15	\$100.00
70-74	\$114.30	\$200.00
75-79	\$228.60	\$400.00

A tobacco user is defined as an individual who has used tobacco in any form during the past 12 months or is currently using tobacco in any form. If a tobacco status is not designated, premiums will be deducted at tobacco rates.

#### How are premiums paid?

Securian Financial will send a bill for the first premium payment. Future premiums may be billed quarterly, semi-annually or annually. Or, you may elect monthly premium payments through Electronic Funds Transfer (EFT).



#### Need some guidance to find the life insurance amount that's right for you?

Use Securian Financial's online benefits decision tool (Benefit Scout®) to learn more about your life insurance options, evaluate your needs and ask questions. Visit LifeBenefits.com/NASSP

#### Ready to apply?

Access application on **LifeBenefits.com/plandesign/NASSP** 

#### **Questions?**

Call 1-866-365-3683

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the National Association of Secondary School Principals. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy. Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series 00–80060.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its affiliates. Minnesota Life Insurance Company is an affiliate of Securian Financial Group, Inc.

