

# Member Life Insurance

Group Term Life Insurance endorsed by the National Guard Association of the United States (NGAUS)

## Income protection

NGAUS understands how important protection is to you and that unexpected life events can occur. That's why we offer insurance plans designed to help protect your ability to provide for your family.



### Life Insurance

The NGAUS life insurance plan provides members and their spouse<sup>1</sup> with coverage up to \$250,000. Members/Spouses<sup>1</sup> must be under age 60 and actively at work to apply.

Members and spouses<sup>1</sup> age 60-64 can apply for coverage up to \$125,000.

Coverage options are available for your children up to \$10,000. If both member and spouse<sup>1</sup> apply for coverage, a maximum of \$20,000 of coverage per child is possible. One rate covers all eligible children, ages 14 days to 19 years or to age 25 if a full-time student.

### Immediate \$5,000 benefit

At the time of your death, we'll send your family \$5,000 right away upon request to help cover immediate expenses, as long as your death was not a homicide or unknown cause. The remaining benefits will be paid as soon as the claim process is complete.

### Pay no premiums if you become disabled

If you become totally disabled before age 60, you may keep your coverage, subject to policy provisions, at no cost to you.

### Continuous coverage to age 80

Coverage continues to age 80, as long as you continue to pay your premiums when due and the group policy remains in force. At age 80, there is an option to convert your coverage to an individual whole life policy without proof of good health.

### How life insurance can help you:



#### Protect your family:

Your family depends on your income. Life insurance helps replace that income when your family needs it most.



#### Protect your home:

For most families, their home is their largest asset. Life insurance can enable your family to remain in the home, pay the mortgage and avoid relocation.



#### Protect your children's education:

Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance can help provide for your children's future.



#### Settle expenses:

Life insurance can also help cover financial expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.

## How much does it cost?

The cost of life insurance varies based on your age and how much coverage you choose.

Member & Spouse <sup>1</sup> Quarterly Rates				
Age	\$10,000	\$50,000	\$100,000	\$250,000
Under 25	\$ 2.42	\$ 12.10	\$ 24.20	\$ 60.50
25 – 29	\$ 2.76	\$ 13.80	\$ 27.60	\$ 69.00
30 – 34	\$ 3.11	\$ 15.55	\$ 31.10	\$ 77.75
35 – 39	\$ 4.20	\$ 21.00	\$ 42.00	\$ 105.00
40 – 44	\$ 7.07	\$ 35.35	\$ 70.70	\$ 176.75
45 – 49	\$ 11.33	\$ 56.65	\$ 113.30	\$ 283.25
50 – 54	\$ 17.94	\$ 89.70	\$ 179.40	\$ 448.50
55 – 59	\$ 29.67	\$ 148.35	\$ 296.70	\$ 741.75
60 – 64*	\$ 36.92	\$ 184.60	\$ 369.20	\$ 923.00

\* Rate shown is for reduced coverage amount.

Child Coverage Quarterly Rates	
Coverage	Rate
\$ 2,000	\$ 3.86
\$ 5,000	\$ 9.66
\$ 10,000	\$ 19.32

Benefit amounts reduce by 50% at age 60 to a maximum of \$125,000. Benefit amounts reduce to a maximum of \$20,000 at age 70 and to a maximum of \$10,000 at age 75. Coverage terminates at age 80. For renewal rates for age 65 to 80, please call 1-800-372-5288 x8. Rates shown are guaranteed until December 31, 2020. For more coverage options, please call 1-888-NGAUSIT (642-8748).

## How do I apply?

Complete the application and return it to:



ReliaStar Life Insurance Company  
Attn: NGAUS Administration, Mail Stop 2N  
20 Washington Ave South  
Minneapolis, MN 55401  
Or Email: [NGAUSAdministration@voya.com](mailto:NGAUSAdministration@voya.com)

Send no money now! Once approved by the insurer, you will receive a bill and Certificate of Insurance.

\* In OR, spouse includes domestic partner.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

For states other than Ohio, South Carolina, South Dakota and Texas, Life Insurance coverage is provided under the terms of group insurance policy #91004-0, Policy Form G-3059a, issued and delivered in the state of Minnesota to National Guard Association of the United States Insurance Trust as the policyholder and is governed by its laws. For Ohio, South Carolina, South Dakota and Texas, Life insurance coverage is provided under the terms of an individual policy, Policy Forms G-3134a (OH, SD and TX) and 26-005 (SC). Coverage provided under the individual policies are governed by the laws of the state the policy was issued in.

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

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