

## **Have A Life Insurance Policy at Work?**

### **If yes, you must read this checklist**

Under employer sponsored life insurance policies (known as group policies) all eligible employees can get covered for life insurance. These policies are priced higher than the individual policies since eligibility is not based on individual health considerations. The employees are covered irrespective of their health conditions.

#### **If you are a healthy individual**

Is it in your best interest to obtain additional coverage from your employer's group policy? Please consider these important questions before you decide:

1. Do you pay anything for the policy at work? If yes, how much?
2. Are the premiums guaranteed and if yes for what period of time?
3. What is the maximum death benefit covered under the policy?
4. Is the policy portable, meaning can you take the policy with you when you move to another company?
5. Are you able to convert the policy to a permanent policy?

Have you checked the premium rates on 20 or 30 year guaranteed and convertible policies to see if you can save money buying the policy on your own?

For a free no obligation consultation and/ or comparison, please complete the information below or email Varsha at [vgrogan@gain1776.com](mailto:vgrogan@gain1776.com) or call 512-989-2223 to set up an appointment.

Name: \_\_\_\_\_ Spouse Name: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email address: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_ Date of Birth: \_\_\_\_\_  
Tobacco Usage: Yes / No      Tobacco Usage: Yes / No  
Amount of life insurance desired: \_\_\_\_\_