



Donna Garcia
Individual Billing

Life Insurance: Peace of mind when it is needed

More than 1 in 4 men have no life insurance coverage at all.²



The fact is, most adults depend solely on their employers as their source for life insurance.¹ And they need it at an affordable price. Offering it may help give employers an advantage in recruiting and retaining quality workers. By partnering with Assurant Employee Benefits, employers can offer term life insurance at group rates in order to meet their benefit plan goals and give their employees peace of mind.

Standard Life Plan Features:

- Guarantee Issue available
- Flat amounts based on group size
- Accidental Death & Dismemberment for employees
- Dependent coverage available

1/3 of adults in the United States carry no life insurance at all.²



Our Small Business Sales Center (SBSC) focuses on providing your small business customers with attractive benefits at affordable prices.

We offer our small business customers:

- Simplified claim services
- Customized plans to meet the needs of small businesses from two to fifteen employees
- Online services at no additional charge for ease of benefits administration

3 in 4 Nearly three in four Americans consider life insurance to be a necessity.³

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company. Insurance policies and products contain limitations, exclusions, reductions and restrictions. Issued contracts determine all plan features and benefits. Contact Assurant Employee Benefits for costs and complete details.

Small Business Sales Center

The following flexible Life plan options are available:

Flat Amounts	\$25,000, \$50,000 or \$75,000
Matching AD&D for Employee	Matches life benefit
Dependent Coverage Option	\$10,000 for Spouse and \$5,000 for Child*
Age Reduction	33% at age 65 and age 70
Waiver of Premium	Lesser of 3 years or to age 65
Accelerated Death Benefit	80% of face amount
Conversion Privilege	Yes

¹Trends in Life Insurance Ownership Among U.S. Individuals, LIMRA International, 2006

²"Facts About Life 2008" Fact Sheet, LIMRA International

³Life and Health Insurance Foundation for Education (LIFE Foundation), National Survey, September 2007

*\$1,000 for live birth to 6 months

Plans are not available in all states.



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