



# Additional protection for you and your family

Standard life insurance adds an additional layer of coverage to Geneva's Basic Life Plan. As an optional life insurance benefit, the benefit amount is based on your age and decreases over time, providing a valuable asset for your family.

# **BENEFITS**

- Protect the ones you love against financial loss in the event of your death
- Get complimentary access to a participating plan attorney who will prepare or update your will, or your spouse's will, at no additional cost to you
- Access participating attorneys for legal support in estate issues through MetLife Estate Resolution Services (ERS), at no additional cost
- Pay off debts or mortgage loans, create an educational fund for your children, or provide for the long-term care of a family member with special needs
- Receive compassionate assistance and discounts on funeral services through MetLife's Dignity Memorial Funeral Assistance



## HOW MUCH INSURANCE DO YOU NEED?

According to the nonprofit Life and Health Insurance Foundation for Education, the answer isn't how much life insurance you need, but how much money your family will need after you're gone.

One simple way to start is by using the equation below. The amount of life insurance you need equals your current and future financial obligations minus your existing resources.

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#### Current and Future Financial Obligations

**Existing resources** (including survivors' earnings, savings and investments, and life insurance you already own)

Life Insurance Needed

## **BENEFIT AMOUNT**

The coverage provides a descending amount of benefit based on age.

AGE	DEATH BENEFIT
49 and under	\$250,000
50-54	\$150,000
55-59	\$100,000
60-64	\$60,000
65-69	\$38,000
70-74	\$30,000
75-79	\$21,000
80 and older	\$15,000

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### WHO CAN PARTICIPATE?

- Full-time (minimum 30 hours per week) employee of PCA church or related organization, living in the U.S.
- Enrollment in the PCA Basic Life and AD&D Plan is a prerequisite to enrollment in any other PCA Life or AD&D Plans
- Upon leaving employment, coverage may be converted or ported to individual policy

## SCHEDULE A CONSULTATION

Our benefits advisors are ready to help you enroll and to answer your questions. Schedule a call today by emailing benefits@genevabenefits.org.