



It's time to protect their future

EXCLUSIVE SIMPLIFIED ISSUE OFFER



There's no better time than now to put a safety net in place – protecting your family with enough Life Insurance coverage goes beyond the call of duty.

The California State Firefighters Association has an affordable and simplified solution designed exclusively for their members.

CSFA members under age 65, who are not currently insured under the plan and actively-at-work¹, can apply through this limited time. Simplified Issue 10-Year Level Group Term Life Insurance offering.

Simplified Issue Benefits:

- Apply Online – easy and secure
- No Medical Exam or Lab Work Required
- Rates and benefit amounts that are designed to remain level for 10 years²

10-Year Level Group Term Life Insurance Monthly Rates

Sample non-tobacco rates shown as of May 2021

AGE 30	AGE 40	AGE 50	AGE 60
\$250,000	\$150,000	\$100,000	\$50,000
\$11.50	\$8.70	\$14.70	\$21.00

10-YEAR LEVEL GROUP TERM LIFE INSURANCE

- Benefit amounts available:
 - \$250,000 under age 40
 - \$150,000 under age 50
 - \$100,000 under age 60
 - \$50,000 under age 65
- Optional Accidental Death & Dismemberment (AD&D) & Dependent Family Life Insurance
- Accelerated Life Benefit if a terminal illness is diagnosed³
- Pay no premiums if disabled

[Get started and apply online](#)

For questions and coverage details, please contact the plan administrator:

Call **866-352-1658** or
email: CSFAAdmin@risk-strategies.com



¹Retired or Volunteer firefighters must be working a minimum of 30 hours per week at their occupation.

²The initial premium will not change for the length of your term unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance written notice.

³Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

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.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN). Policy form LP00GP.

214245. WLT250008572.