



You never know what can happen on your watch. Is your family financially secure?



Updating your family's financial security is
Simple, Affordable & SAFE!



The Insurance & Benefits Trust recommends all PORAC members take advantage of this unique offer of Low Cost, High Benefit, Term Life Insurance.

Protecting your family's financial security is YOUR responsibility. APPLY TODAY! It's never been easier.

With your demanding career, busy family life, and many pressing day-to-day issues, it's easy for Life Insurance Planning to get left on the "To Do List" for months.

So if you haven't taken a close look at your family's need for additional protection, we urge you to do it today.

Individual Members May Choose From Several Plan Options

5-Year Group Annual Term
10-Year Group Level Term
20-Year Group Level Term

Benefits Provided Through Your Membership in the Peace Officers Research Association of California (PORAC)

Group Annual Term (5-Year Term)

This Term Life insurance plan provides eligible Members with life insurance protection at levels

Up to \$1,000,000.00 in life insurance protection (5-Year Term)



beyond what may be provided through your employer or association. You can apply for coverage in amounts ranging from \$25,000 to \$1,000,000*, as long as you are an active/retired Member of PORAC and under the age of 60. Rates are structured in 5-year age brackets, and your rate will increase as you enter a new bracket.

**Your spouse may also apply for coverage in this plan, however the amount of coverage is limited to 50% of your coverage amount.*

New Academy Graduate Guaranteed Issue Coverage

First-time eligible New Police/Sheriff Academy graduates can obtain \$250,000 of group term life insurance on a guarantee issue basis if applied for within 30 days of their initial eligibility period.

Level Coverage to age 60

Coverage applied for will remain level until age 60; after that, coverage will reduce as follows: to 65% at age 60; to 45% at age 65; to 30% at age 70; to 15% at age 75; to 10% at age 80. Coverage will continue as long as you



Simple. Affordable. SAFE!



are a member of PORAC, the group master policy issued to the Insurance and Benefits Trust of PORAC remains in force, and premiums are paid when due.

As an Active or Retired PORAC Member, You are Eligible for 10 and 20-Year Group Level Term

With the I&B Trust of PORAC Sponsored 10 or 20-Year Group Level Term Life Insurance plans, your premium stays level for up to 10 or 20 years. The initial premium will not change for the first 10 or 20 years unless the insurance company exercises its right to change premium rates for all insured members covered under the group policy with 60 days advance written notice.

As an active/retired Member of PORAC under age 50, you are eligible to apply for coverage with a 20-Year level premium, and if you are age 65 and under, you are eligible to apply for coverage with a 10-Year level premium in amounts ranging from \$100,000 to \$1,000,000. Your spouse (under age 50 for 20-Year premium or age of 65 and under for 10-Year premium) may apply for coverage in this same plan, in an amount not to exceed 50% of your coverage amount.

***Up to \$1,000,000.00 in life insurance protection
(10-Year Level Term)***

Pay No Premiums If You're Totally Disabled

If you become totally disabled before age 60, you may keep your coverage, subject to policy provisions, without paying premiums. You must be continuously and totally disabled for at least 6 months before premiums will be waived.

Level Coverage Continuation


Coverage will not reduce during your level term period. For members who are under age 60 at the end of a level term period, coverage will not reduce until age 60. At that time coverage will reduce as follows: to 65% at age 60; to 45% at age 65; to 30% at age 70; to 15% at age 75; to 10% at age 80. If your level term period ends when you are age 60 or above, your coverage will reduce to the level it would per the above reduction schedule for the age you are at the end of the level term period. Coverage will continue as long as you are a member of PORAC, the group master policy remains in force, and premiums are paid when due.

You Can keep this Level Term protection for 10 or 20 Years

At the end of the 10 or 20-Year level term period, evidence of insurability is required to enter another level term period (*subject to the maximum age to*



***Up to \$1,000,000.00 in life insurance protection
(20-Year Level Term)***



begin a level term period). If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the five-year age brackets for the insured's current age.... still very affordable.

Accidental Death Insurance

These plans offer optional accidental death coverage to help with the added expenses that often occur with a sudden unexpected accident. If you elect the Accidental Death insurance option, the plan will pay your beneficiary double the amount of your voluntary Life Insurance should you die in a covered accident. The cost of adding the Accidental Death coverage is only .04* cents per month per \$1,000 dollars of coverage (\$500,000 maximum benefit available).

All Plans Feature Great Family Security

Dependent Family Coverage Available

You can also elect Dependent Family Coverage, providing \$10,000 life insurance protection for your spouse or domestic partner, and all eligible children (*eligible child is defined as your unmarried child from birth to age 21 or to age 25 if a full-time student*). The monthly cost for this protection is \$1.80*. You pay this cost regardless of the number of children you have, and regardless of the make-up of your family. (*Your spouse or domestic partner will not be eligible under the Dependent Family Coverage option if covered under his or her own group term life coverage through the I&B Trust of PORAC - sponsored plan.*)

* Rates shown are guaranteed until 10/01/2011



Protect Your Family

Accelerated Life Benefit Protection, Up to \$100,000

If you are diagnosed with a medical condition with a life expectancy of 6 months or less, you may apply for an accelerated payment of up to 50% of your benefit amount, up to \$100,000. This payment could help you and your loved ones with financial burdens at a difficult time during a terminal illness. The final Life Insurance amount would simply be reduced by the amount of the accelerated benefit, which is paid. The accelerated benefits may be taxable. You should consult a professional tax advisor for specific information.

Individual Life Policy Conversion Option

If you or your covered dependent family members later become ineligible for this group coverage, conversion to an individual whole life policy is allowed, without proof of good health. Converted coverage does not include the accelerated life benefit.

For Associations - Participating Unit Group Life Insurance Plan, Up to \$150,000

Associations may provide 100% of their membership with up to \$150,000 of Group Life and Accidental Death and Dismemberment Insurance on a guaranteed issue basis, requiring no medical underwriting. All enrolled members must be "actively-at-work" at time of enrollment. Retiree options are also available. Talk to your Association President about making this benefit available to your Association's membership.



Apply Today! Call 800.827.4695

You never know what today will hold.
Is your family financially secure
should something happen?

How to Apply

Submit your application to Myers-Stevens & Toohey & Co., Inc. Applicants may be required to have a medical exam in order to apply for coverage. For more information on medical requirements, please consult the plan administrator. The coverage becomes effective as soon as ReliaStar Life approves your application, as long as the first premium is paid by the effective date.

Exclusions

Excluded under the group term life policy is suicide within the first two years of coverage. The Accidental Death and Accelerated Life Benefits are subject to additional exclusions.

Plans arranged and administered by:



Myers-Stevens & Toohey & Co., Inc.

26101 Marguerite Parkway

Mission Viejo, CA 92692

CA License No. 0425842

800-827-4695 or fax 949-348-2630

Insurance provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LP00GP. This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance.



Updating your family's financial security
is Simple, Affordable & SAFE!