

# Protect Your Family's Financial Future

As a recent retiree, you may have found yourself to be like many others who don't have the life insurance necessary to provide for your family's future financial needs. You may have worried that finding affordable coverage would be difficult.

**To Enroll, Call the  
North Carolina Retiree Life Line  
at 1-866-710-1021 – Today!**

Through this enrollment offer, the North Carolina Department of State Treasurer, Retirement Systems Division, is proud to make available, through State Insurance Services, Inc.,<sup>1</sup> quality life insurance to members of the Teachers' and State Employees', Local Governmental Employees, Consolidated Judicial, and the Legislative Retirement Systems. **Getting your coverage is easy.** Simply call the toll-free number and speak to the **Retiree Life Line** counselor who will help you determine the plan that is right for you. There are no forms to fill out. **Your application can be completed over the phone in most instances, and premiums are paid through the convenience of pension deduction or if circumstances require, by direct bill.**



## **North Carolina Retirement Systems**

Teachers' and State Employees' Retirement System  
Local Governmental Employees' Retirement System  
Consolidated Judicial Retirement System  
Legislative Retirement System



STATE INSURANCE SERVICES, INC.

1-800-462-7864

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Local Governmental Employees' Retirement System  
Consolidated Judicial Retirement System  
Legislative Retirement System

## Optional Supplemental Life Insurance Only for North Carolina Retirees and Spouses

- Guaranteed Acceptance Up To Age 100\*
- Spouse Coverage Available
- Convenient Monthly Pension Deductions

**To Enroll, Call the  
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***This Open Enrollment  
Ends Soon! Call Today!***

# Multiple Options to Choose From...

based on your and your spouse's needs.

## Option 1

### LifeTime Benefit Term

- **\$25,000 to \$50,000** of Permanent Term... lasts through a lifetime age 120!
- Issued through age 70
- **Immediate Coverage** with Modified Guaranteed Issue. Answer to one simple health question required
- Optional **LONG TERM CARE RIDER**<sup>2</sup>

**All Options are Available for Eligible Spouses Too!**

## Option 2

### Graded Death Benefit Whole Life<sup>3</sup>

- **\$5,000 or \$10,000** — Guaranteed Issue up to age 100... no health questions
- **\$10,000 to \$25,000** — Guaranteed Issue up to age 79... with an optional **LONG TERM CARE RIDER**<sup>2</sup>
- Partial coverage Years 1 and 2 with full coverage beginning in Year 3

## Option 3

### Rapid Decision Term

- **\$50,000 to \$300,000** of coverage, depending on age, for retirees and spouses who need more coverage for a select term period
- No medical exams, policy issuance depends on the answers to a few health questions<sup>4</sup>
- Affordable Rates and Decisions within 24-48 hours

### Sample Rapid Decision Term Rates

Age 55, \$50,000 coverage, 10-year term, Select, Non-nicotine
Male – \$31.58 a month    Female – \$23.49 a month

Options 1, 2 and 3 are brought to you by Fidelity Life Association. And if you need more coverage, even up to \$1 million or more, other plans are available!

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## The North Carolina Retiree Life Line

- Experienced and professional team
- Providing you a friendly, patient and informative explanation
- Competitive life insurance options
- **EASY** application process

All of our plans are offered by quality insurance companies with A- (Excellent) or better ratings from A.M. Best,<sup>5</sup> and some plans can be issued up to 100 years of age.

So for the peace-of-mind quality life insurance can provide, call today. You'll be glad you did.

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Graded Death Benefit Whole Life (Policy Form WP100), LifeTime Benefit Term (Policy Form WP300), Certificate Form (WC300) and Rapid Decision Term (Policy Form F3600) are underwritten by Fidelity Life Association, domiciled in Oak Brook, IL which is licensed in all states and the District of Columbia, except WY and NY. This coverage is available in NC and many other states. Fidelity Life Association is rated A- (Excellent) by A.M. Best.

<sup>1</sup> State Insurance Services, Inc. is headquartered in Raleigh, NC. State Insurance Services, Inc. is a private company and not affiliated with the State of North Carolina.

<sup>2</sup> To be eligible for the optional Long Term Care rider, you must not currently be receiving or have been diagnosed as needing long term care services.

<sup>3</sup> Guaranteed acceptance only applies to Graded Death Benefit Whole Life (Policy Form WP100).

<sup>4</sup> Occasionally a medical exam, test or report will be ordered to assist a customer in clarifying or correcting an item of medical history.

<sup>5</sup> For latest ratings access [www.ambest.com](http://www.ambest.com)