

Life AD&D Insurance

Life Insurance with Voya Financial

Empire Marketing Strategies provides Basic Life and AD&D benefits to all associates at no cost. The benefit maximum for **full-time associates is 1x salary up to \$50,000**. In addition to the company paid life coverage, you have the option to purchase additional life insurance for you and your eligible dependents. The basic and optional associate term life insurance plans also provide accidental death and dismemberment (AD&D) benefits, providing additional financial protection in the event of death or injury caused by certain accidents.

New Hire Enrollment is your chance to elect your optional life insurance plan. You can enroll or increase your coverage throughout the year; however, *you will be required to submit evidence of insurability for underwriter approval*. You can also enroll in life insurance if you have a life-changing event such as a new child, marriage, or divorce.

| Plan Benefit Features | Voluntary Life |
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| Associate Benefit | Increments of \$10,000 not to exceed 5 times annual earnings or \$500,000 |
| Guaranteed Issue (New Hires Only) | 5x earnings up to \$200,000 |
| Minimum Benefit | \$10,000 |
| Maximum Benefit | \$500,000 |
| Benefit Reduction Schedule | Reduces to 65% at age 70, then to 50% at age 75 |
| Associate Continuity of Coverage | Standard |
| Life Disability Provision | To SSNRA if Disabled prior to age 60 |
| Living Benefit Option (Accelerated Death Benefit) | 12 months Life Expectancy, 80% of benefit to Max. \$500,000 |
| Suicide Exclusion | 2 years |



IMPORTANT! PLEASE REMEMBER TO UPDATE YOUR BENEFICIARY!



If you have questions, call Voya Financial at (800) 955-7736

