Group Annual Term Life Insurance

Meet the Wilsons

After suffering a personal loss, the Wilsons relied on their group term life insurance to help them through the transition.

Mark and Rita Wilson's lives were busy with work, sports and three children. He was the breadwinner and she was a stay-at-home mom. Mark had been suffering from recurring headaches and ended up being diagnosed with an inoperable brain tumor. Fortunately for the Wilson family, he had group term life insurance coverage through his employer. When he passed away, Rita was able to use the life insurance proceeds to pay off the remaining home mortgage and cover Mark's funeral expenses. There was even enough money to support the family while she transitioned to being a single working parent.





Rita's expenses:



\$50,000

Remaining mortgage



\$800

Monthly living expenses (utilites, car, groceries, etc.)

Total life insurance proceeds	\$120,000	Remaining	\$61,000
Funeral expenses	\$9,000	benefit	
Remaining mortgage	\$50,000	amount	
Remaining amount may apply to living expenses	\$61,000		

The amounts shown are for illustrative purposes only. Actual costs/results may vary. Total Group Annual Term Life Insurance benefit shown above assumes a life insurance policy in that amount. Actual coverage amounts may vary.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya[®] family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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