

Buy Life Insurance Now for Protection in Your Later Years!

SENIOR GROUP TERM LIFE INSURANCE **Underwritten by ReliaStar Life Insurance Company** *a member of the Voya® family of companies (policy form LP00GP)*

Eligibility

This Simplified Issue Offer is available to federal government employees (full-time, part-time or retired) and their spouses at affordable group rates. Member age 50 to 74 is eligible to apply for \$50,000 or \$25,000 or \$10,000. Spouse, age 45-74, is eligible to apply for \$50,000 or \$25,000 or \$10,000.

Level Coverage Amount Until Age 75

Your coverage will remain level until you reach age 75. Thereafter, coverage reduces to 50% at age 75, and to 25% of the original face amount at age 80, and to \$2,500 at age 85. Coverage never terminates as long as you pay your insurance premiums when due and the group policy remains in force.

Senior Group Term Life insurance Quarterly Premiums*

| Age | Male | | | Female | | |
|-------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | <u>\$50,000</u> | <u>\$25,000</u> | <u>\$10,000</u> | <u>\$50,000</u> | <u>\$25,000</u> | <u>\$10,000</u> |
| 45-49 | \$90.00 | \$45.00 | \$18.00 | \$61.50 | \$30.75 | \$12.30 |
| 50-54 | \$124.50 | \$62.25 | \$24.90 | \$70.50 | \$35.25 | \$14.10 |
| 55-59 | \$186.00 | \$93.00 | \$37.20 | \$106.50 | \$53.25 | \$21.30 |
| 60-64 | \$270.00 | \$135.00 | \$54.00 | \$178.50 | \$89.25 | \$35.70 |
| 65-69 | \$417.00 | \$208.50 | \$83.40 | \$301.50 | \$150.75 | \$60.30 |
| 70-74 | \$582.00 | \$291.00 | \$116.40 | \$456.00 | \$228.00 | \$91.20 |
| 75-79 | \$451.50 | \$225.75 | \$90.30 | \$347.25 | \$173.63 | \$69.45 |
| 80-84 | \$390.38 | \$195.19 | \$78.08 | \$281.25 | \$140.63 | \$56.25 |
| 85-89 | \$119.93 | \$119.93 | \$119.93 | \$91.28 | \$91.28 | \$91.28 |
| 90+ | \$189.00 | \$189.00 | \$189.00 | \$149.18 | \$149.18 | \$149.18 |

* Premiums shown are guaranteed to October, 2017. Premiums above for ages 75 and over are the premiums for the reduced amount of coverage (per the reduction schedule shown above the premium table).

Additional Features

Benefits payable regardless of any other insurance carried.

Worldwide, round the clock coverage.

Accelerated Life Benefit provides terminally ill insureds, as defined in the Certificate, with the option to receive a portion (75%) of their life insurance benefit paid while they are still alive. You must have at least \$5,000 in life insurance coverage in force to qualify for this benefit. Receipt of accelerated benefit payments may be taxable. Assistance should be sought from a personal tax advisor.

If employed when you purchase this coverage, you can keep your coverage even if you retire as a federal government employee.

Choose anyone you wish as your beneficiary.

30-day Free Look and provided no claims have been submitted or paid, money back if not satisfied.

Death caused by suicide during the first two years of insurance or increase of insurance is not covered.

You may also receive Voya Travel Assistance, providing participants with four types of services when they are traveling more than 100 miles from home: Emergency Transportation Services, Medical Assistance Services, Emergency Personal Services, and Pre-trip information. This service provided by Europ Assistance USA, Bethesda, MD 20814.

You may also receive access to Funeral Planning & Concierge Services. These services provide an opportunity to discuss and obtain information from independent experts. These professionals can assist in funeral planning for insureds and eligible family members. This service provided by Everest Funeral Package, LLC, Houston, TX 77056.

Insurance underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy Form LP00GP.

The group policy is situated in the state of District of Columbia and is governed by its laws. Not available in all states.

Plan Administrator:

Starr Wright USA Insurance Plan

c/o Selman and Company

6110 Parkland Blvd

Cleveland, OH 44124

P: 877-966-3690

F: 440-646-9339

E: wrightusa@selmanco.com

This information is a summary of benefits. Refer to the Certificate of Insurance for complete plan details. Each insured will receive a Certificate of Insurance.

Premiums will be billed quarterly unless otherwise specified with the Plan Administrator.