

Solutions for Life Insurance

Industry-Leading Voluntary Benefits Coverage and Services

Employer-sponsored term life insurance is an invaluable, affordable benefit during a person's working years. However, many employees cannot afford the higher conversion rates upon retiring, thus risking the loss of their only life insurance protection.



Life Insurance is the number one asset Americans expect to use for bills if the primary wage earner dies.¹



Yet, 50 percent of households don't have enough life insurance and aren't sure how much to purchase.²

Increasingly, employers are offering Permanent Life Insurance, which not only provides a guaranteed benefit after death, but also value employees can rely on as their life needs change. A small amount of permanent life insurance balances an employee's life insurance portfolio because rates are guaranteed level and coverage is 100 percent portable, assuring affordability and coverage during post-retirement years.

Permanent Life Insurance Plan Features:

- ▶ Coverage available for employee, spouse, child(ren), and grandchildren
- ▶ Death benefit never decreases
- ▶ Guarantee level premiums
- ▶ Ability to increase the contribution-and subsequent benefit amounts-during future enrollment periods
- ▶ Simple to understand; only requirement is premium payment
- ▶ Provides lifetime, level death benefit protection
- ▶ Builds cash value tax-free, which employees can access using loans
- ▶ Premiums can be paid through convenient payroll deduction

We're here to empower results

Contact your local Voluntary Benefits & Enrollment Solutions consultant for more information.

¹ LIMRA, 2015: <http://www.limra.com/uploadedFiles/limracom/About/Insure-Your-Love%20-2013.pdf>
² LIMRA, 2015: <http://www.limra.com/uploadedFiles/limracom/About/Insure-Your-Love%20-2013.pdf>

Whether you are interested in integrating a new voluntary benefit program into your HR strategy, or considering changes to an existing program, Aon offers the necessary resources, expertise, and services to meet your company's needs for a successful voluntary benefits program



A balanced life strategy is an integral part of financial wellness. Offering permanent life insurance in addition to employer-sponsored term life insurance is a way to help your employees plan for their future and protect what matters most.

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About Aon

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