

Secure Your Family's Future



Protect the Ones You Love



CSU Voluntary Life Insurance Program

Secure your family's future...

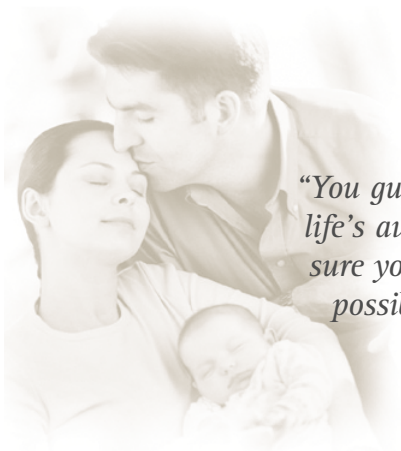
Protect the Ones You Love

If you're like most people, when it comes to taking care of yourself and your family, you take certain precautions:

- Wearing sunscreen when out in the sun;
- Buckling seatbelts while in the car; and
- Locking your doors at night.

But, when it comes to protecting your loved ones financially, have you done all that you can?

Even if you have life insurance, will that be enough for your family if the unthinkable happens?



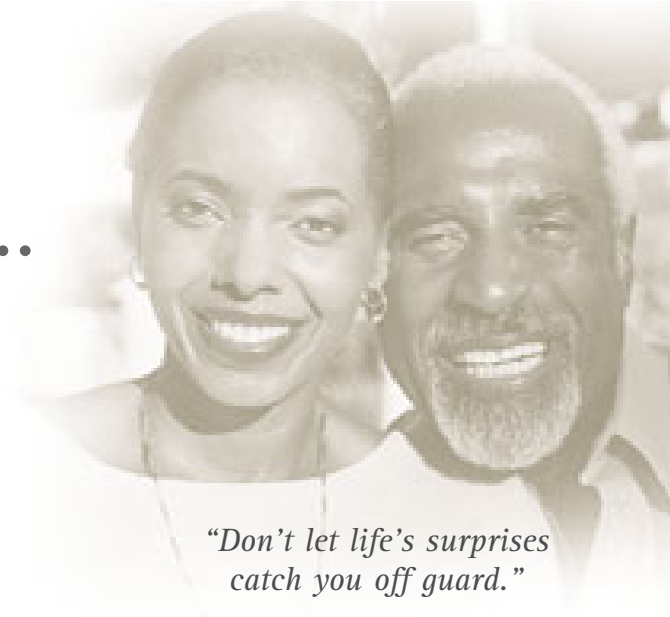
"You guard them against many of life's avoidable adversities. Make sure you also protect them from possible financial hardship."

How Much Insurance Do You Need?

Take a few minutes to think about your financial situation and the needs of your family. If suddenly you were no longer there, would your family be able to continue to live in the lifestyle you've provided for them? Or might they have to endure financial hardship? The following questions can help you review your personal situation:

- How many dependents do you have?
- How long will your dependents require financial support?
- How much debt do you have?
- Do you have other life insurance?
- Do you have personal financial reserves?
- Could your survivors afford:
 - Medical/hospital/funeral expenses?
 - Medical insurance?
 - Taxes?
 - Mortgage/rent payments?
 - Tuition for your children?

These are tough questions to think about, but isn't it better to think about them now – when you can do something about it today?



"Don't let life's surprises catch you off guard."

Secure Your Family's Financial Future with Voluntary Life Insurance

Because you're a CSU employee, you can purchase additional life insurance at affordable group rates through the Standard Insurance Company. Coverage is available for yourself, your spouse or domestic partner, and your dependent children.

Payments are easy – they're automatically deducted from your pay. It could be a small price to pay for the peace of mind that comes from knowing that you've done everything you can to protect yourself and your family financially.

Act Now

Take advantage of the information and tools the CSU and Standard provide to help you decide how much Voluntary Life Insurance you may need:

- Ask your Campus Benefits Representative for a Voluntary Life Insurance packet, or
- Contact Standard Insurance Company directly:
 - Phone: 1-800-378-5745
 - Fax: 1-800-378-5743
 - Email: csubenefits@standard.com

The CSU is pleased to provide you with Voluntary Life Insurance benefits. The information contained in this brochure is not intended to provide financial advice. You may wish to seek the professional services of a financial advisor to help you evaluate your own personal insurance needs.