

Life insurance is an important part of everyone's financial planning.

The most logical reason to purchase life insurance is to relieve your family from the burden of paying for your final expenses when you die. But that's not the only reason to buy life insurance.

Most of us assume that life insurance is just for older folks, but the fact is that having adequate life insurance should be a priority for people of all ages.

You may say, "I have enough life insurance," but do you have a financial plan for life's other necessities? Sure, your current insurance policy may provide enough money to bury you, but if you are suddenly not there, how will your family pay the mortgage and basic living expenses? Would your children's college plans be in jeopardy? What about outstanding debts or unpaid hospital and medical bills?

Because you're not replacing your current coverage you can earmark our supplemental life insurance policy to help pay for life's other necessities or even provide a future nest egg of cash for your children or grandchildren.

Planning today makes good financial sense and can help ease the financial burden placed on your family when the inevitable happens.

Trust your life insurance coverage to a proven leader.

Since 1951, Globe Life And Accident Insurance Company has provided secure protection to millions of Americans.

Our commitment to our policyholders is to offer quality insurance products designed to fit both your needs and your budget.

For more than 40 years, we have been serving state and federal government employees by making supplemental life insurance coverage available at a competitive cost. We take this responsibility very seriously. We are constantly striving to provide the best service and support possible, including fast policy issue and claims processing, as well as accessibility via a toll-free customer help line.

Globe Life And Accident Insurance Company has earned the A (Excellent) Financial Strength Rating from A.M. Best Company (as of 7/20).^{*} This rating is your assurance that Globe Life has the means to meet their policyholder and other contractual obligations over the long term.

Got Questions? Ready to Enroll? Contact Licensed Agent Thomas Gomez at (303) 717-8122, TODAY!



^{*}This rating refers only to the financial strength of the company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



**State of New Mexico
and Participating Local
Public Body Employees**

Help protect your family's future.

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Globe Life offers you the opportunity to plan today to help protect your family's tomorrows.

Don't put off the important decision to provide for your family's financial future.



Consider the advantages of supplemental life insurance:

Additional security

Globe Life policies do not replace your existing employer-provided life insurance, or any other life insurance coverage you may have. Our policies supplement the security you already have in place.

Portable coverage

You are purchasing an individual policy – you own the policy, not your employer, which means that this coverage stays with you if you change jobs or retire.

Ordinary (Whole) Life coverage¹

Whole Life Paid Up at Age 65 or Whole Life payable for life – both policies accrue cash value.

Guaranteed issue²

Policies will be issued regardless of health, hobbies or occupation. Policies are guaranteed issue with certain restrictions.

Level premiums

No rate increases – ever.

Guaranteed renewable

As long as your premiums are paid on time, your policy will remain in force and cannot be cancelled.

No physical exam³

Coverage is based upon answers given to health questions provided on the application.

No decrease in coverage

Your benefits can never be reduced. Your policy amount does not decrease as you get older.

30-day right to examine

After you receive your policy you have 30 days to review it. If for any reason you no longer wish to have this coverage, write "cancel" on the policy and return it within 30 days from the day you received it. Any money you have paid will be promptly refunded, no questions asked!

Why now is the best time to purchase supplemental life insurance:

You already have life insurance coverage through your job with the Local Government that is paid for with contributions made by both your employer and you. This group insurance policy is owned by your employer, and when you leave or retire, that coverage may end. You may also have purchased additional optional coverage that, although paid for in total by you, still may terminate upon your departure from employment. You can purchase these same coverages yourself on an individual basis, but you may need to qualify according to your age and health at that time. Your premiums, based on your age and health at that time, could be cost-prohibitive.

If you purchase Globe Life's supplemental life insurance coverage now, while you are still young and healthy, you lock in coverage at lower rates. Because you are purchasing this insurance from Globe Life as an individual, the coverage remains in place, regardless of whether you change jobs or retire.

¹ Policies and benefits may vary by state.

² Subject to certain limitations – not available to individuals who are HIV positive or terminally ill.

³ If applicant has certain preexisting medical conditions, policy will be issued with graded benefits: initial policy benefit is 25%; second year – 50%; third year – 75%; fourth year and thereafter – 100%