



The Company You Keep®



# We're adding value to your employee benefits package.

## School District Employees

Introducing a new voluntary benefit offering for all employees and their eligible family members:

### Guaranteed Issue Whole Life Insurance

#### Why Consider This?

**Fact:** You'll lose the majority of your work-life insurance coverage upon retirement, as it is exorbitantly priced to convert/keep it.

**Solution:** Our new life insurance benefit offering supplements this! You and your family can keep permanent life insurance now when you leave! Lock rates in today at the same price, forever!

- ▶ **GUARANTEED ISSUE** NO Medical Questions Asked!
- ▶ **GUARANTEED ISSUE FAMILY COVERAGE**  
Also available for your eligible Spouse, Children, & Grandchildren
- ▶ **Permanent & Portable**  
Continue and keep your policy if you ever leave or retire - guaranteed to never change in price!
- ▶ **Flexible & Payroll Deducted**  
Choose anywhere from \$5,000 - \$ 100,000 of Whole Life Insurance Coverage
- ▶ **Cash Value** In addition to permanent life insurance protection, your policy builds guaranteed tax-deferred cash value that you can borrow against to meet various needs, such as your children's college funding, helping you pay off a mortgage, or supplementing retirement income\*
- ▶ **Instant Coverage Upon Completion of Application!**

*We can all use some financial security.*

*When you purchase Guaranteed Issue Employee's Whole Life, you're protecting your family's financial future.*

**Office: (215) 441-6554**

**Anita Sears, Office Manager**  
[www.legacybenefitsgroup.com](http://www.legacybenefitsgroup.com)

**Dan Giusti, Co-Founder**  
(609) 412-4165  
[dgiusti@legacybenefitsgroup.com](mailto:dgiusti@legacybenefitsgroup.com)

**Mike Valentine, Co-Founder**  
(215) 933-8506  
[mvalentine@legacybenefitsgroup.com](mailto:mvalentine@legacybenefitsgroup.com)

Your participation in the payroll deduction insurance program is completely voluntary. Since this program is not intended to be subject to the Employee Retirement Security Act of 1974 (ERISA), your employer cannot contribute to or endorse this program. \*Employees must have been employed with the employer on a full-time basis, working 30 hours a week with paid vacation and sick time for at least 6 months. \*Employee must participate in order to purchase a policy on a spouse/ domestic partner, child or grandchild. \*Loans against your policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest. Legacy Benefits Group LLC is not owned or operated by New York Life Insurance Co. or its affiliates.