

Are You **Protecting** Their Future...Today?

You can
 for just
 pennies a day



By increasing your Life benefits, you receive:

- More affordable rates because of your employer
- The convenience of automatically deducting your premium from your paycheck
- Peace of mind from securing your family's future and knowing they receive payment regardless of cause

Monthly Rates for Supplemental Life Insurance

Age	Rates for \$15,000	Rates for \$25,000	Rates for \$50,000
Under 30	3.00	5.00	10.00
30-39	3.75	6.25	12.50
40-44	6.15	10.25	20.50
45-49	8.70	14.50	29.00
50-54	12.90	21.50	43.00
55-59	22.95	38.25	76.50
60-64	34.05	56.75	113.50
65-69	56.55	94.25	188.50



How much do you need? Use the worksheet on the back of this flyer to find out.

It's easy. It's important. It's for their life.
Call now (800) 627-8797.

Small Group Life Insurance is provided by BC Life & Health Insurance Company and application for, or changes to coverage, are subject to underwriting. A minimum of 25% of the eligible employees (not less than three) must participate in the plan.

BC Life & Health Insurance Company is an Independent Licensee of the Blue Cross Association (BCA). The Blue Cross name and symbol are registered service marks of the BCA. 7324 10/04

This simple worksheet can give you an approximate idea of how much supplemental life insurance you need. You should consult with an insurance agent or other financial advisor before buying any insurance products.

INCOME:

1. **Total annual income your family would need if you died today -**
What your family needs, before taxes, to maintain its current standard of living (Typically between 60% – 75% of total income) \$ _____
2. **Annual income your family would receive from other sources -**
Dividends, interest income, spouse's earnings (Social Security may be available) \$ _____
3. **Income to be replaced -** Subtract line 2 from line 1 \$ _____

4. **Capital needed for income -** Multiply line 3 by appropriate factor in Table A below \$ _____

EXPENSES:

5. **Funeral and other final expenses -** The average cost of an adult funeral is about \$5,000 \$ _____
6. **Mortgage and other outstanding debts -**
Include mortgage balance, credit card debt, car loans, etc. \$ _____
7. **College costs for each child, in today's dollars -**
2000-2001 average 4-year costs; state college-\$52,748, private college-\$110,844 \$ _____
8. **Capital needed for college -** Multiply line 7 by the appropriate factor in Table B below \$ _____

9. **Total capital required - Add lines 4, 5, 6 and 8** \$ _____

ASSETS:

10. **Savings and investments -** Bank accounts, money market accounts, CDs, stocks, bonds, mutual funds, etc. \$ _____
11. **Retirement savings -** IRAs, 401(K)s, Keoghs, pension and profit sharing plans \$ _____
12. **Present amount of life insurance -**
Include group insurance as well as insurance purchased on your own \$ _____
13. **Total income producing assets -** Add lines 10, 11 and 12 \$ _____

14. **Life insurance needed -** Subtract line 13 from line 9 \$ _____

Table A

Years Income Needed	Factor
10	8.1
15	11.1
20	13.6
25	15.6
30	17.3
35	18.7
40	20.0

Table B

Years Before College	Factor
5	.82
10	.68
15	.56
20	.46

Important note: Inflation is assumed to be 4%. The rate of return on investments is assumed to be 8%.

Source material provided by Life and Health Insurance Foundation for Education (LIFE).