



# CTA-endorsed Life Insurance

Protect Your Loved Ones



## CTA-endorsed Life Insurance Highlights

- **Customize Your Choice**  
You have coverage options ranging from \$25,000 to \$400,000<sup>1</sup>, so you can choose the level that's right for you.
- **Family Coverage Options**  
You can add or begin coverage for your spouse/domestic partner and any eligible children.<sup>2</sup>
- **Matching AD&D Coverage**  
Matching Accidental Death and Dismemberment (AD&D) coverage (up to \$200,000) is automatically included at no additional cost.
- **Age-based Premium Rates**  
Your premium amounts will remain the same for the duration of each 5-year term.



## Additional Plan Benefits

- **Life Services Toolkit<sup>3</sup>**  
Online tools and services can help you create a will, make advance funeral plans and put finances in order. After a loss, your beneficiaries can consult experts by phone or in person, and obtain other helpful information online.
- **Travel Assistance<sup>4</sup>**  
Provides you and your family access to a comprehensive range of professional, 24-hour medical and travel emergency assistance services including medical referrals, prescription refill assistance, trip preparation information, resources and more.

## Get more from an essential part of your financial plan.

Your Life insurance coverage is central to a strong financial plan that helps provide for your loved ones in the event of your passing. With CTA-endorsed Life insurance, you can feel confident that your loved ones will have help in the event of your passing - and you can benefit from this valuable coverage now and in the future.

Learn more or apply for coverage at [CTAMemberBenefits.org/TheStandard](https://CTAMemberBenefits.org/TheStandard)

<sup>1</sup> Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80.

<sup>2</sup> The total amount of Life and AD&D insurance coverage for a spouse/domestic partner may never exceed 50% of the participant's Life and AD&D insurance coverage.

<sup>3</sup> Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

<sup>4</sup> Travel Assistance is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not insurance.