



Protect the people you love with coverage you can trust.

Group Term Life Insurance is underwritten by Securian Life Insurance Company.



Get simple, competitively-priced senior term life insurance—exclusively for PERS of Mississippi retirees.

Enroll now at competitive group rates.

Provide peace of mind for your loved ones. That's all part of the plan.

Introducing the PERS of Mississippi Senior Term Life Insurance Plan.

Term life insurance gives you so much for so little.

Term life insurance is coverage for a particular term or period of time that pays a fixed amount of money if the insured dies during the term of the policy. The premiums are based on your age when coverage begins. Your rate may change only if the rates for the entire group are changed. The policies do not build up cash value like whole life insurance.

Double benefits for accidents.

You will receive benefits in the event of a covered accidental death from day one, and you're covered for double the amount of protection you choose – which could be as much as \$40,000.

Your acceptance is guaranteed.¹ No medical history needed.

Retirees can elect life insurance coverage up to, but not to exceed \$20,000. The retiree's spouse may enroll for a total benefit amount equal to or less than the retiree's total coverage amount.

You can't be canceled because of age or health.

If you enroll in the PERS of Mississippi Senior Term Life Insurance Plan between the ages of 44 and 90, your plan will continue to renew until you reach age 120. It cannot be canceled because of your age or any changes in your health, subject to the limited benefit period end at age 120.

About this booklet.

This booklet is designed to answer some common questions about the PERS of Mississippi Senior Term Life coverage being offered to eligible retirees. It is not intended to provide a detailed description of the coverage.

When you become insured, you will receive a certificate containing a detailed description of the insurance, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provision will be in the group policy. Neither this booklet nor the certificate modifies the group policy or the insurance coverage in any way.



You and your spouse can be covered.

All PERS retirees and their spouses ages 44 to 90 can participate in the senior term life insurance plan.

However, if you have coverage as an insured retiree, you cannot become insured as the spouse of another insured (retiree).

Expanding coverage is easy.

Retirees can increase their life insurance coverage at any time, however, the total coverage for the retiree cannot exceed \$20,000. The retiree's spouse may enroll for a total benefit amount equal to or less than the retiree's total coverage amount. This new coverage is subject to two years of limited benefits; full benefits are available after two years.

Automatic deductions simplify payment.

Term life premiums are deducted directly from your retirement benefit payment, so you can be confident that you've done your best to protect your family.

Term Life Coverage

No medical exam needed¹

Term Life Benefits	\$2,500 to \$20,000
Double Benefits for Covered Accidents	\$5,000 to \$40,000

Senior Term Life plan holders can increase their coverage.

If you are currently insured under another policy, but want to add to your coverage under Securian Life, you may contact us at 1-877-863-1497, Monday – Friday, 8:00 a.m. to 7:00 p.m., EST.

¹Benefits are guaranteed with no medical exam because benefits are limited to a return of premiums paid for non-accidental death during the first two years. The plan will pay 125% of the initial annual premium the first year and 250% of the initial annual premium the second year. After that, the full benefit amount will be paid for death from any cause. The full benefit amount will be paid for accidental death at any time.

Your death could cause your family financial hardship in a time of great emotional loss. While this is hardly a pleasant thought, it could become a real situation.

Life insurance is one way to help plan for the unexpected and protect your family.

Help secure their tomorrow

with the PERS of Mississippi Senior Term Life Insurance Plan.

The PERS of Mississippi Senior Term Life Insurance Plan pays your beneficiary a lump sum cash benefit in the event of your death. Competitive group rates are available.

All Public Employees' Retirement System of Mississippi (PERS) retirees and their spouses ages 44 to 90 can participate in the term life insurance plan.

This voluntary coverage is now available in amounts from \$2,500 to a maximum of \$20,000. You can enroll for coverage without having to complete any medical forms. Spouse coverage is also available. Your spouse can be covered for an amount equal to or less than your coverage without any medical forms.

Your benefits are guaranteed with no medical exam because benefits are limited to a return of premiums paid for non-accidental death during the first two years. The plan will pay 125% of the initial annual premium the first year and 250% of the initial annual premium the second year. After that, the full benefit amount will be paid for death from any cause. The full benefit amount will be paid for accidental death at any time.

The PERS of Mississippi Senior Term Life coverage is dependable coverage.

- Get up to \$20,000 in coverage for just a few dollars a month
- Guaranteed acceptance
- No medical exams or questions
- Rates won't increase as you age
- Underwritten by Securian Life Insurance Company



Enroll now at competitive group rates.

Call 1-877-863-1497 and sign up today.

Life Insurance designed with you in mind.

At Securian Financial, we're here for family. And we're here because of it.

We're guided by our purpose: helping customers build secure tomorrows. Since 1880, we've been building a uniquely diversified company that has outlasted economic ups and downs while staying true to our customers. We're committed to the markets we serve, providing insurance, investment and retirement solutions that give families the confidence to focus on what's truly valuable: banking memories with those who matter most.

Securian Financial is the marketing name for Securian Financial Group, Inc. and its affiliates including Securian Life Insurance Company.

Don't miss this opportunity to protect your family.

Insurance offer approved by PERS and backed by one of the nation's most financially reliable insurance companies, PERS of Mississippi Senior Term Life Insurance is a smart, simple, affordable way to plan for the unexpected.

Enroll now at competitive group rates.

Just call 1-877-863-1497.

You can also complete and mail the enclosed enrollment form in the reply envelope we have provided.

Questions?

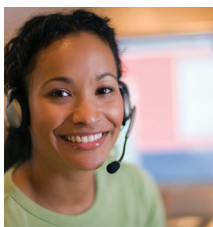
We've provided many answers on the back of this brochure.

Please respond soon.

You have been pre-qualified for this coverage.

The effective date of your coverage depends on when you meet the eligibility requirements, when you enroll, and when your premium deductions start. If you enroll and agree to pay premiums, your term life coverage becomes effective the month after the premium is deducted.

Please respond within the next 10 days for the earliest effective date. Start your new year with a peace of mind.



We're always here to help.

Call one of our friendly, knowledgeable PERS of Mississippi Member Benefit Program Customer Service Representatives toll-free at 1-877-863-1497.

Frequently Asked Questions

Does my coverage under the group policy have cash value?

No. Group term life insurance does not accrue cash value or dividends.

How are benefits paid?

The benefit amount will be paid to the designated beneficiary.

Are there any exclusions?

Accidental Death Exclusions

The loss must occur as a direct result of an injury; and the loss must occur within 365 days of the accident causing the injury. We will not pay a benefit for a loss which, directly or indirectly, in whole or in part, is caused by or results from any of the following: (1) intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane (while sane in Colorado and Missouri) (2) declared or undeclared war or act of war; (3) military or combat activities while serving in the armed forces, National Guard, or organized reserve corps in any state, country, or international authority; (4) sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, or bacterial or viral infection, regardless of how contracted. This does not include bacterial infection that is the natural and foreseeable result of an accidental external bodily injury or accidental food poisoning. (5) flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface: a. except as a fare paying passenger on a regularly scheduled commercial airline; b. being flown by the Covered Person or in which the Covered Person is a member of the crew; c. being used for: i. crop dusting, spraying or seeding, giving and receiving flying instruction, firefighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying; or ii. any operation that requires

a special permit from the FAA, even if it is granted (this does not apply if the permit is required only because of the territory flown over or landed on); d. designed for flight above or beyond the earth's atmosphere; e. an ultra-light or glider; f. being used for the purpose of parachuting or skydiving; g. being used by any military authority, except an Aircraft used by the Air Mobility Command or its foreign equivalent; (6) the Covered Person's intoxication as determined according to the laws of the jurisdiction in which the accident occurred; (7) voluntary ingestion of any narcotic, drug, poison, gas or fumes; (8) driving while intoxicated or driving under the influence of a controlled substance; (9) riding or driving as a professional in any kind of race for prize money or profit. See your Certificate of Insurance for details.

Life Exclusions

The only situation not covered is suicide within two years after the effective date of this coverage. There will be a refund of premiums paid.

When does my coverage end?

Term life coverage ends automatically on the earliest of the following: 1) The date the policy is terminated; 2) The premium due date after the Member is no longer a member of the Policyholder; 3) the date the grace period ends if all premiums due have not been paid; the premium due date next following your attainment of age 120.

Spouse coverage will automatically end on the earliest of the following: 1) the date your coverage terminates; 2) the premium due date after the spouse ceases to be an eligible dependent.

If your term life insurance ends, you may be eligible to convert the terminated coverage to certain types of individual life insurance policies without providing evidence of insurability.

If you and your spouse are both PERS retirees, you can only be covered for yourself and not as a dependent of your spouse.

PERS OF MISSISSIPPI SENIOR TERM LIFE INSURANCE PLAN ENROLLMENT FORM

Underwritten by Securian Life Insurance Company

PLEASE PRINT LEGIBLY

SECTION A: Complete or correct this information.

Retiree Last Name:	Retiree First Name:	MI:	Social Security No.:	Birthdate (MM/DD/YY):	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Retiree Home Address:			System You Retired From: <input type="checkbox"/> PERS <input type="checkbox"/> Municipal Plan <input type="checkbox"/> Mississippi Highway Safety Patrol <input type="checkbox"/> Supplemental Legislative Plan		
Retiree Home Telephone No:			Date of Retirement: ____ / ____ / ____ (MM/DD/YYYY)		
Retired From [Company Name]:					

Spouse Information: Check here to cover your spouse.

Spouse Last Name:	Spouse First Name:	MI	Birthdate (MM/DD/YY):	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
			Age:	

SECTION B: Select Coverage Amount (Check One)

For You: <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000 For Spouse: an amount equal to or less than the Retiree amount. <input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$7,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <input type="checkbox"/> \$20,000
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SECTION C: Beneficiary Information (Retiree):

1. Beneficiary Name, Address and Telephone #:			<input checked="" type="checkbox"/> Primary Beneficiary
Relationship to Insured:	Date of Birth:	Percentage of Benefit:	
2. Beneficiary Name, Address and Telephone #:			<input type="checkbox"/> Primary Beneficiary <i>or</i> <input type="checkbox"/> Contingent Beneficiary* PLEASE CHECK DESIRED BENEFICIARY TYPE
Relationship to Insured:	Date of Birth:	Percentage of Benefit:	
3. Beneficiary Name, Address and Telephone #:			<input type="checkbox"/> Primary Beneficiary <i>or</i> <input type="checkbox"/> Contingent Beneficiary* PLEASE CHECK DESIRED BENEFICIARY TYPE
Relationship to Insured:	Date of Birth:	Percentage of Benefit:	

***NOTE: Contingent Beneficiaries will only receive proceeds if all Primary Beneficiaries have predeceased the Insured.**

If more than one **Primary Beneficiary** is named, the Primary Beneficiaries shall share equally unless otherwise indicated above. Likewise, if more than one **Contingent Beneficiary** is named, the Contingent Beneficiaries shall share equally unless otherwise indicated above. If you are naming more than one contingent Beneficiary at 100% each, please indicate 1st contingent, 2nd contingent, 3rd contingent, etc., in the **Percentage of Benefit block**, and list each in the order of precedence.

SECTION D: Please Answer For Each Person Enrolling And Sign Below.

Is this insurance intended, in whole or in part, to replace, discontinue, or change any existing life insurance or annuity now in effect with this or any other company?	YOU <input type="checkbox"/> YES <input type="checkbox"/> NO	SPOUSE <input type="checkbox"/> YES <input type="checkbox"/> NO
I, and, if indicated below, my spouse, hereby enroll for group term life issued by Securian Life Insurance Company. I understand that my insurance coverage becomes effective on the effective date stated in the schedule. I acknowledge that I have received, read, and understand the disclosures.		
I understand that death benefits during the first two years of coverage will be a refund of premiums. I understand that death benefits payable on or after the third anniversary, or death benefits due to an accidental death at any time, will be the life insurance amount.		
<p>Fraud Warnings: AR, LA, RI, WV: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the department of regulatory agencies. DC: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny benefits if false information materially related to a claim was provided by the applicant. KY: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact thereto, commits a fraudulent insurance act, which is a crime. ME: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits. MD: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties. NM: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties. OH: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. OK: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony. PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. TN: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines and denial of coverage. VA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.</p>		
Retiree Signature (required):	Date (MM/DD/YYYY):	
Spouse Signature (if enrolling):	Date (MM/DD/YYYY):	

18-51187

PERS of Mississippi Member Benefit Program
P.O. Box 26610, Phoenix, AZ 85068
Underwritten By: Securian Life Insurance Company, Saint Paul, MN 55101