

"Your Own VS. Group Benefits"



You own and control your benefits



Ownership



The owner is the employer providing the policy



Premiums are based on your age and are guaranteed



Premium



Premium is valid for 1 year



Guaranteed issue with upgrades To meet your needs



Coverage



Coverage is chosen by the employer (owner of the policy)



You choose



Beneficiary



You choose



Your policy is always yours



Portability



Your policy is owned by the employer