

ATA Group Life +



Optional Life Insurance

MORE PROTECTION FOR YOU AND YOUR FAMILY

Exclusively for Members and Employees of the Alberta Teachers' Association

Did you know that your group benefits plan provides you with an option to increase your life insurance? Optional Life Insurance is a great way for you and your family to increase your financial protection, at an affordable cost.

If you are an active, associate, life member or employee of the Alberta Teachers' Association, and under age 70, you are eligible to apply for up to \$300,000 of Optional Life Insurance. And you can apply to increase or decrease your Optional Life Insurance amount at any time if your needs change in the future.

How to apply

Applying for Optional Life Insurance is easy!

Your benefits administrator, Capital Estate Planning Corporation, will provide you with an application form and a brief health questionnaire (called a Statement of Health) to complete. We'll notify you once your application has been processed, and if your application is approved, your coverage will begin immediately.

For your spouse and children

In addition to your own Optional Life, you can also buy Optional Life Insurance for your spouse and children. Your spouse must reside in Canada and be under age 70, and your children must also be Canadian residents. Your spouse will need to complete an application and a Statement of Health.

together
we're there

Group Benefits | www.sunlife.ca

Things you should know

- Your benefit plan includes a premium waiver feature if you become totally disabled for more than 4 months. While you are disabled, you will not be charged any premium for continuing your Optional Life Insurance. Premiums for spouse and child optional life insurance will also be waived while you are disabled as long as their coverage remains in force.
- Your Optional Life Insurance will end when you cease being a member/employee of the ATA, or reach Age 70, whichever is earlier.

This low cost term insurance plan has been very popular with ATA members for its flexibility and simplified enrollment. Teachers and their families have used the ATA Group Life + for a variety of needs including:

- Family income during children's dependency period
- Spouse survivor income
- Mortgage cancellation insurance or collateral term for loans
- Car or RV loans
- Estate clearance expenses
- Utilize the simplified application form with convenient monthly deductions from your bank account.
- Monthly premium rate examples for \$100,000 of coverage:

Age 25	\$5.60
35	\$6.32
40	\$10.80
- Ask about other enhancements including group accident and illness, and term life to 100.

Questions?

Life insurance is the cornerstone of your family's financial security. Even if you have enough life insurance now, keep in mind that your needs change over time. Review your life insurance needs every few years. Contact your benefits administrator, Capital Estate Planning Corporation, if you have any questions.

Plan Administrator

Capital Estate Planning Corporation

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Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.