How long could you go without a paycheck? If you run out of vacation or leave days, will you have enough savings to make it? There are three major sources for supporting you while you are disabled: savings, your family and the government. Would you want to borrow money from family or friends while you’re getting well?

You will now have the opportunity to protect your family with affordable, quality disability protection available to all part-time hourly faculty employees. There are no health questions to answer to be approved for coverage. The policy is yours to keep if you leave your position for early retirement or another career.

Part-Time Hourly Faculty can get tax-free benefits that protect their most valuable asset, their paycheck. Benefits begin on day 8 of disability and end after 3 or 5 years based on faculty selection.

• Total of 60% of your pre-disability earnings to a maximum of $6,500 per month, tax free!!!
• Additional benefit, up to $300 per month for 48 months, to support your children’s education while you are out on disability.

**SAMPLE Part-Time Hourly Faculty Disability Costs - $1,000 Monthly Benefit**

<table>
<thead>
<tr>
<th>Age</th>
<th>3-Year Benefit</th>
<th>5-Year Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>40-44</td>
<td>$10.00</td>
<td>$10.60</td>
</tr>
<tr>
<td>45-49</td>
<td>$11.50</td>
<td>$12.40</td>
</tr>
<tr>
<td>50-54</td>
<td>$13.20</td>
<td>$14.50</td>
</tr>
<tr>
<td>55-59</td>
<td>$16.30</td>
<td>$18.10</td>
</tr>
</tbody>
</table>

**Life Insurance**

Permanent or Term Life Insurance That Covers Long Term Care If Something Happens to You is Your Family for Tomorrow?

January 6, 2014
There is no way to know what will happen tomorrow, but there is a way to help protect your family against the unexpected. Also, be insured for a long-term care situation at the same time.

B No Medical Exams! Guarantee issue up to $150,000 to eligible part-time hourly faculty.

B Portable - Policies are yours and you can take it with you if you retire or leave district.

B Guaranteed to Age 100 for Permanent Life Insurance

B Guaranteed Renewal for Term Life Insurance

B Eligible faculty are:
  • Part-time hourly faculty - you must work a minimum of 3 credit hours

B Spouses, Children & Grandchildren can apply!

*Dependent Coverage is still available even if employee waives coverage.

**Critical Illness Insurance**

*Instant Cash Based on Diagnosis*

Plans pays a lump sum benefit based on the faculty's selection. Use the lump sum cash for anything you wish. Pays a lump sum when diagnosed with:

• cancer
• major organ transplant
• stroke
• heart attack
• end-stage renal failure.

**SAMPLE Term Costs (Monthly)**

<table>
<thead>
<tr>
<th>AGE</th>
<th>$ 50,000</th>
<th>$ 100,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>40</td>
<td>$19.92</td>
<td>$39.83</td>
</tr>
<tr>
<td>45</td>
<td>$27.67</td>
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<td>50</td>
<td>$38.54</td>
<td>$77.08</td>
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<tr>
<td>60</td>
<td>$73.79</td>
<td>$147.58</td>
</tr>
<tr>
<td>65</td>
<td>$106.13</td>
<td>$212.25</td>
</tr>
</tbody>
</table>

**Life Insurance with LTC**

**One policy doing two very important jobs!**

**EXAMPLE OF HOW IT WORKS**

A part-time hourly faculty employee buys Life Insurance with LTC Rider in the amount of $100,000

If the employee dies and has not activated the rider, $100,000 is paid to the beneficiaries.

If the employee is unable to perform 2 of the 6 activities of daily living, the employee can access the policy for LTC expenses.

If the employee exhausts the first $100,000 of benefit, then the Extension of Benefits Rider provides up to an additional $100,000 of benefit and a $25,000 paid life insurance policy.

**Part-Time Hourly Faculty receive $4000 a month for 25 months for nursing home and assisted living facility expenses.** OR

$2000 a month for 50 months for home health or adult day care expenses.

If the employee exhausts the first $100,000 of benefit, then the Extension of Benefits Rider provides up to an additional $100,000 of benefit and a $25,000 paid life insurance policy.

**Critical Illness Insurance**

*Instant Cash Based on Diagnosis*

Plans pays a lump sum benefit based on the faculty's selection. Use the lump sum cash for anything you wish. Pays a lump sum when diagnosed with:

• cancer
• major organ transplant
• stroke
• heart attack
• end-stage renal failure.

**Additional Benefits Being Offered. For More Product Information or To Enroll, Go to www.PeraltaBenefits.com**

January 6, 2014