

GROUP LIFE INSURANCE

Broaden Benefits with Group Life Insurance

Group life insurance offers a simple yet effective benefit to your larger employee benefits plan, an inexpensive employee perk. Policies are employer paid, owned, and controlled. Employees easily qualify for group policies with coverage guaranteed to the entire group.

Henehan group-buying power and solid carrier relationships can reduce your benefit costs.



POLICY OPTIONS

Group Term Life

Employer may offer a one-year annual renewable term policy. Rate increases may apply at renewal. Select from: 1) basic group term life; 2) supplemental group term life; or 3) portable term life.

Group Universal Life

Combines term life with whole life benefits. Pay the life premium only or payments to build cash value. Employees receive affordable group rates, easier underwriting, portability, and potential cash accumulation.

Group Variable Universal Life

Provides flexible life insurance, a guaranteed account, and optional sub-account with investment choices. Benefits-rich, the policies do carry expenses, management, and distribution fees.

# Henehan

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