

INSURANCE MATTERS



Are You Using All Your Employee Benefits?

(NAPSA)—The next time you review your employee benefit package, you may want to ask more questions about life insurance.

More than 2,000,000 Americans have life insurance through their employer that not only protects their families from the untimely death of a breadwinner, but also provides a flexible, affordable financial planning tool. It's called group universal life insurance and it includes a cash account that earns tax-deferred interest. The cash account can be used to fund long-term financial needs such as college tuition, retirement, or the purchase of a home. Other advantages of group universal life are:

- Because your employer offers it on a group basis, it can be less costly.

- It's portable, meaning you can maintain the full coverage at group rates even if you retire, change employers or are laid off.

- You can adjust the size and timing of premium payments.

- As group life insurance, coverage is not cancelled for any single individual within the group—a good thing as you grow older or your health changes.

Ask your employer if your company offers group universal life. If not, they can learn more from the Minnesota Life Insurance Company, www.mnmutualgroup.com, 1-800-606-LIFE (5433).



*Editor's Note: Although November is nationwide enrollment month for employee benefits, this story contains insurance information that is good at any time. *Source: LOMA*

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