Why life insurance matters...No matter where you are in life.

Your situation is unique so only you can determine the exact amount of life insurance you need. When choosing the amount of coverage, think about the amount of money needed to maintain your family's lifestyle. How much would your family need to live comfortably without compromising short and/or long term plans? A good starting point is to reflect on your standard of living. Think about:

- Your current assets and liabilities
- The earning power of a surviving spouse
- Other sources of income
- Future expenses like your children's college education

**Group Term Life Insurance**

Basic Term Life insurance is a benefit automatically provided to all USC full-time active employees to give you the foundation of financial security. This base coverage may be supplemented with Group Universal Life or Variable Universal Life insurance, depending on your salary, which you pay for through the convenience of payroll deduction. You may also elect coverage on your spouse/registered domestic partner and children. Enrollment is allowed throughout the year with evidence of insurability.

**Questions?**

Call Minnesota Life at (800) 843-8358 or log onto LifeBenefits.com if you have questions about your life insurance or beneficiary designations.