



- Please note that there are four pages to the brochure (not including this one)
- **If you would like to apply, the last page is the actual application that you can complete.**
 - You can complete the application and **submit it by email** by either clicking the button (outlook users), or if you use an online email provider (gmail, yahoo, hotmail, aol, etc.) you must save the pdf to a location on your computer (i.e. desktop or my documents folder). From there, open your email provider, attach the pdf, and email to wp@peinsurance.com. We will then send the document back to you for electronic signature (this is very fast and easy).

OR

- You can complete the application and then **print, sign and mail** to:

**Pacific Educators
2808 E. Katella Ave., Suite 101
Orange, CA 92867**

- If you have any questions, please do not hesitate to contact us directly (800) 722-3365 (or) wp@peinsurance.com

CSP

California Schools Personnel

TERM LIFE INSURANCE BENEFITS TO \$238,000.00

Underwritten by:

Fidelity Security Life Insurance Company
Kansas City, Missouri 64111

Fidelity Security Life Insurance Company has been rated A- (Excellent), based on an analysis of financial position and operating performance by A. M. Best Company, an independent analyst of the insurance industry.

For the latest rating, access: www.ambest.com.

Administered by:



2808 E. Katella Ave., Suite 101 • Orange, CA 92867
(800) 722-3365 • (714) 639-0962
www.PEinsurance.com Lic.#0429928

Policy Form No. TL-0578-2

Policy No. FL-73
(09/13)

PROTECT YOUR LOVED ONES



INDIVIDUAL TERM LIFE INSURANCE PLAN

PROTECT YOUR FUTURE

BUSINESS REPLY MAIL

FIRST CLASS MAIL PERMIT NO. 335 ORANGE, CA

POSTAGE WILL BE PAID BY ADDRESSEE

PACIFIC EDUCATORS INC
PO BOX 1526
ORANGE CA 92856-9975



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



PROTECTION-IT'S WHAT LIFE INSURANCE IS ALL ABOUT



DON'T GAMBLE WITH YOUR FAMILY'S FUTURE.

Life insurance is the real answer to help safeguard financial security... think about it a minute. Suppose the worst happened ... what if your family lost you tomorrow or next month – or even two years from now? Someday your family's future may depend on the benefits your life insurance provides. Will there be enough? Estimate how much money you spend each month. Be sure to include your mortgage or rent payments, car loan, medical expenses, utility bills, charge accounts and grocery bills. Add in the amount you save each month for future plans such as vacations and a good college education for your children. Now, divide the amount of your present life insurance by your monthly expenditure.

How many months would your family last on your current life insurance... very few I'll bet. More life insurance is a good solution to help safeguard their financial security. Get it the economical way through California Schools Personnel Plan.

Today, you and/or your spouse have the opportunity to purchase life insurance coverage under the CSP Term Life Insurance Plan. Coverage is available for each of your eligible children.

With affordable premium rates, this coverage is too valuable to pass up! Important details are outlined in this brochure. Please take a few minutes to read about the special features this plan has to offer you and your family. Then complete the application attached and return in to the Insurance Administrator.

TAKE ADVANTAGE OF THIS VALUABLE OPPORTUNITY RIGHT NOW!

YOU MAY KEEP YOUR COVERAGE FOR LIFE

Your insurance is renewable by the Company as long as you pay premiums, and all such policies bearing the same form number remain in force, even if you retire. Your family's coverage will remain in force as long as they are eligible and your coverage remains in force.

GUARANTEED SATISFACTION

If after you receive your policy you are not pleased 100% with the terms of your new coverage, simply return it within 30 days and any money paid or deducted from your paycheck will be refunded in full -no questions asked! Your satisfaction is guaranteed 100%.

WE WANT YOU TO BE COMPLETELY SATISFIED.

FEATURES

GUARANTEED ISSUE BENEFIT FOR NEW EMPLOYEES!

For 120 days following initial date of active employment, new employees are guaranteed one unit of coverage without evidence of insurability. You must be actively at work on the effective date of your coverage and standard eligibility and policy provisions apply. That means you do not have to answer health question nos. 9, 10 and 11 on the application. However, if you are applying for more than one unit of coverage for you, or dependent coverage, or have been actively employed for more than 120 days, please complete the entire application.

EFFECTIVE DATE

Coverage will go into effect after the first payroll deduction is made following approval by the Company.

BENEFICIARY DESIGNATION

You designate your beneficiary. You may change beneficiaries at any time by giving written notice to the Insurance Company. You will be the beneficiary of your spouse's or children's insurance unless you designate otherwise.

LIMITATION

The limitation under this policy is suicide during the first 2 years each unit of coverage is in force. (All premiums are refunded in event of suicide while sane or insane during first two years your coverage is in force.)

More details ▶

AFFORDABLE PREMIUMS

HELPING YOU SAVE WHILE PROTECTING THE ONES YOU LOVE



RATE SCHEDULE

Employee or Spouse

Employee's Age*	One Unit Life Insurance	Tenthly Premium
Under Age 35	\$17,000.00	\$2.00
35-39	\$14,000.00	\$2.90
40-44	\$14,000.00	\$3.60
45-49	\$12,000.00	\$3.90
50-54	\$12,000.00	\$6.60
55-59	\$10,000.00	\$9.60
60-64	\$7,000.00	\$9.60
65-69**	\$4,000.00	\$9.60
70-74**	\$3,500.00	\$9.60
75 & over **	\$2,000.00	\$9.60

Premiums shown above are for 1 unit of coverage for employee or spouse. Spouse's premium is based on employee's age when both are insured. Spouse's premium will be based on his/her individual age when the employee cannot be insured. Maximum of 14 units each.

For more units, just multiply the premium amount by the number of units you have selected.

* All Premiums and benefits are applicable at Insured's age when insurance becomes effective and at his/her attained age on renewal anniversary due date.

** Rates shown for renewal purposes only.

CHILDREN'S COVERAGE

VERY AFFORDABLE! ONE PREMIUM COVERS ALL YOUR CHILDREN, NO MATTER HOW MANY.

Only \$1.20 Tenthly PER UNIT
Age 6 months to 25 years..... 1 unit \$2,500.00
each child

All unmarried dependent children 6 months to age 25 may be covered...up to a maximum of 4 units each.

QUESTIONS & ANSWERS

Q: WHO MAY APPLY?

A: All actively employed full-time school personnel (minimum 20 hours a week), their spouse and their dependent children 6 months to 25 years.

Q: WHY IS TERM INSURANCE A GOOD VALUE FOR ME?

A: Term insurance is "pure protection". Your premium provides life insurance at an affordable cost since none of your premium goes toward building cash values.

Q: WHAT IF I LEAVE MY SCHOOL DISTRICT - DO I LOSE MY COVERAGE?

A: No! Since CSP's term life plan is an "Individual policy", you can take it with you. Simply contact your Administrator to arrange to be billed directly.

PRE-NOTICE

Although your application is our main source of information, we at Fidelity Security Life Insurance Company ("FSL") may also collect or verify information pertaining to age, occupation, physical condition, health history and avocations by contacting various individuals or organizations by correspondence, telephone or personal contact. It may be necessary for us to share information we obtain with an individual or organization related to the medical or insurance industry or with an individual performing a function for us without your express written authorization.

Information regarding you or members of your family's insurability will be treated as confidential. FSL or its reinsurer(s) may, however, make a brief report thereon to the MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply each company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB, at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

FSL or its reinsurer(s) may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

Rev 0414

**QUESTIONS? Call 1-800-722-3365
COMPLETE APPLICATION & MAIL
Postage is Paid!**

