What is the Accelerated Death Benefit?

GEICO

For the Associates & enrolled dependents of GEICO

ReliaStar Life Insurance Company, Minneapolis, MN
A member of the Voya® family of companies

The **Accelerated Death Benefit** allows you to receive a portion of your death benefit while you are still living. Qualifying events to receive this benefit include:

- Terminal illness
- A medical condition that is reasonably expected to require continuous confinement in an Institution and the Covered Person is expected to remain there for the rest of his or her life.

How can the Accelerated Death Benefit help?

Below are a few examples of how this benefit could be used (coverage amounts may vary):

- Pay for medical expenses, such as medication or hospital bills
- Get matters in order for your family by paying off debts, your mortgage or bills
- Cover daily expenses, such as child care, utility bills and groceries
- Pay for ongoing care in a nursing or extended care facility

How much does it cost?

The Accelerated Death Benefit is automatically included with your life insurance coverage at no additional cost to you.

How much can I receive?

You may receive 50% of your basic and supplemental life insurance in force, or $500,000, whichever is less. Your spouse may also receive the Accelerated Death benefit, of 50% of the spouse life insurance amount in force, or $500,000, whichever is less. Your child(ren) may also receive the Accelerated Death benefit, of 50% of the child life insurance amount in force, or $12,500, whichever is less. The Covered Person must have at least $10,000 of life insurance coverage in force. Your remaining life insurance coverage is reduced by this amount.

Meet Maria and Ethan

Maria and Ethan lived a busy life working full-time, spending time with their adult children and walking their two golden retrievers every night. At her annual exam, Maria's doctor found a lump that turned out to be lymphoma. The cancer was fairly advanced and, even after treatment, Maria was told she had less than eight months to live.

Maria carried Group Term Life Insurance coverage through her employer. Her coverage included an Accelerated Death Benefit, which she took advantage of. Maria received 50% of her life insurance amount, using it to pay for medical expenses, so that she did not have to take money out of their retirement fund. After Maria passed away, Ethan received the remaining life insurance benefit, which he used to pay off the mortgage on the house. The Accelerated Death Benefit provided the couple with peace of mind and a secure financial future for Ethan.

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