

Will You Be Covered After You Retire?

The life insurance coverage provided by your employer is one of the many benefits you may not think about on a regular basis. As long as you're working, it's something listed on your pay stub and in a yearly benefits statement.

Your coverage is there as long as you're employed. But what happens when you retire? Will you still have all the coverage you had? Does it retire when you do? These are questions that will eventually need answering. There are a number of ways your group life insurance coverages can be affected when you leave the workforce.

If your employer offers extended coverage, the level of coverage you enjoyed while you were working may not be available to you. In addition, the flexibility of your prior coverage may not be part of the extended coverage.

The cost of extended coverage also may be prohibitive. Because the premiums will be determined by your age at retirement, the price may be a great deal higher than you can afford. And, if your surviving spouse qualifies for survivor benefits from Social Security, it may not be sufficient to maintain your surviving spouse's standard of living.

After you meet with your company's benefit specialist for information about what options you have for continuing your group life insurance after retiring, talk with your insurance agent about your life insurance options. Sitting down with someone you know today can give you and your loved ones confidence in your future financial security.



by: Carol Harris
CASL, ChFC, CLU



Tarrant
County
College



Northeast
Campus

828 W. Harwood Road, Hurst, TX 76054-3299
817-515-6100 www.tccd.edu

We have:

- University parallel, transferable courses
- Academic, technical, certificate, and developmental programs
- Dual Credit courses for high school students
- Small classes for individualized attention
- Convenient class scheduling
- Short-term courses/minimesters
- Special student support services
- Continuing Education career/professional courses
- Personal enrichment courses
- Extensive corporate services and work force training programs

Day/Evening/Weekend Classes Available

A NATIONALLY-RECOGNIZED COLLEGE IN YOUR OWN BACK YARD!

TCC is an Equal Opportunity institution/equal access to the disabled.