

Insurance plans to keep pace with today's times

- *The CUPW tree Basic Group Life Insurance Plan*
- *CUPW Optional Life Insurance*



Administered by Coughlin & Associates Ltd.

Across the country, thousands of Canadians rely on Coughlin & Associates Ltd. to design and administer their dental, medical, disability, pension, group life insurance and other benefits.

Established in 1958, Coughlin & Associates Ltd. provides group benefit services to some of Canada's most respected companies, unions and public service organizations and is a well-known advisor to management, employee representatives and corporate

human resources departments. For more information, please visit www.coughlin.ca.

The company is headquartered in Ottawa.

Protecting your personal information

The administrator of your group benefit plans is Coughlin & Associates Ltd. At Coughlin, we recognize and respect every individual's right to privacy. When personal information is provided to us, we establish a confidential file that is kept in the offices of Coughlin, or the offices of an organization authorized by Coughlin. We use the information to administer the group benefits plan. We limit access to information in your file to Coughlin staff or persons authorized by Coughlin who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.



Underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies

Sun Life Financial is a leading international financial services organization providing a diverse range of protection and wealth accumulation products and services to individuals and corporate customers.

Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

As of June 30, 2011, the Sun Life Financial group of companies had total assets under management of \$474 billion.

For more information please visit www.sunlife.com.

For more information

Apply for free CUPW Basic Group Life Insurance plan or CUPW Optional Life Insurance coverage today. Or, for more information, contact Coughlin & Associates Ltd., the plan administrator at:

In the national capital area: **613-231-4433**
Toll-free: **1-888-304-2894**
Email: **cupw@coughlin.ca**
Website: **www.coughlin.ca/cupw**



For more information, please visit:
www.coughlin.ca/cupw

1 Free* Basic Group Life Insurance coverage

If you are a *member in good standing* of the Canadian Union of Postal Workers, you, your spouse and your eligible dependant children are *automatically* covered under the *Basic Group Life Insurance Plan*, compliments of the CUPW Insurance Trust.

It's your right to receive this free coverage from CUPW. Coverage levels are outlined below:

	Life insurance		Accidental death & dismemberment coverage
CUPW members	\$8,000	+	\$8,000
Spouse	\$4,000	+	nil
Each child	\$2,000	+	nil

Getting covered

1. You must be *actively at work* to apply for this coverage.
2. You must also be a member in good standing of CUPW.

Once the insurer accepts your application, it will continue to age 70, provided you remain a *member in good standing* of CUPW. (Member's coverage reduces to \$1,000 of life insurance only at retirement or age 65, whichever comes first.)

This coverage becomes effective on the date you become a member in good standing of CUPW, provided you are actively at work.

To get this free coverage, complete Steps 1, 2 and 3 on Side A of the application.

Spouse and child coverage

Under this coverage, a *spouse* is the person to whom you are legally married or who has lived with you in a conjugal relationship for at least 12 months. (A divorced spouse is not eligible for spousal coverage under this plan.)

A child must be:

- unmarried, natural, adopted or a stepchild of either you or your insured spouse; and
- over 14 days of age, but under 21 years of age; or
- less than 25 years of age and a full-time student. A child who is incapacitated and incapable of self-support can remain insured beyond age 25.

Beneficiary

Life insurance and accidental death benefits will be paid to the person you name as your beneficiary. (See Step 1, Side A, of the application form.) The benefits paid to your named beneficiary are tax-exempt.

You are the beneficiary for all coverage for your spouse and children.

Apply for the free Basic Group Life Insurance Plan today.

To apply for *Basic Group Life Insurance Plan* coverage, **complete Steps 1, 2 and 3 of the application form.**

* Premiums for this coverage are paid courtesy of the CUPW Insurance Trust.

2 CUPW Optional Life Insurance: a plan that can keep pace with changing times

An unstable economy, technological change in the workplace, and a heavy handed government have added uncertainty to the lives of CUPW members.

They've made planning for the future — and the future security of our families — difficult.

Despite these challenges, you still have to focus on your finances. You owe it to your family to keep pace with today's changing circumstances.

With *CUPW Optional Life Insurance*, you can have competitively priced life insurance coverage that can remain in place to age 70. So, no matter what happens, the *CUPW Optional Life Insurance* plan will be there to provide you and your family with the financial security you'll need — even between age 65 and 70.

Here's how it works:

- it's available in blocks of \$25,000;
- both you and your spouse can own as much as \$250,000 of life insurance coverage. (Coverage reduces to \$150,000 of life insurance only on January 1 following the insured's 65th birthday);
- you can also receive up to \$250,000 of accidental death and dismemberment coverage. That means, if the cause of death is accidental, the benefit could be as much as **\$500,000**;
- coverage stays in effect to age 70; plus

- it's low-cost. Example: a 40-year-old member or spouse who doesn't smoke could each buy \$100,000 of *CUPW Optional Life Insurance* coverage for just \$13.40 per month. (Rates increase by age, gender and smoker status.) **Check the rate table for your rate.**

Once approved, your coverage begins on the first of the month following approval. It stops when you turn age 70 or when your membership in CUPW ends.

Getting coverage

To get this coverage:

1. You must be *actively at work* to apply for this coverage.
2. You must also be a member in good standing of CUPW.

Once the insurer accepts your application, it will continue to age 70, provided you remain a *member in good standing of CUPW* and you pay your premiums.

Your spouse and children can also be covered

Plus, when either you or your spouse purchase *CUPW Optional Life Insurance*, all of your eligible children can also be covered for \$10,000 per child for just \$2 more per month. Just check the box in Step 4 on Side B of the application.

Coverage to age 70

At retirement, you and your spouse can continue coverage until January 1 following your attainment of age 70 simply

by paying your premiums directly to the plan administrator or by our convenient pre-authorized payment plan. At age 70, you may elect to convert your coverage to an individual policy from Sun Life Financial, without proof of insurability.

Convenient monthly premiums

Premiums are based on the applicant's age, gender and smoker status. See the rate chart for your premium level. Rates increase on January 1 of each year as your age, or that of your spouse, moves from one age category to the next.

Pay premiums through our payroll deduction program, where available. Or, pay through the pre-authorized payment plan. The first deduction happens on the first pay following the date your coverage is approved. A certificate will be mailed to you after that.

If you become *totally disabled* for more than six months, your premiums may be waived while you are a member of CUPW. You must contact the plan administrator within 12 months of the disability date to apply for the waiver of premiums benefit.

Apply for the CUPW Optional Life Insurance today.

To apply for *CUPW Optional Life Insurance* coverage, **complete Steps 1, 2 (if applicable) 3, 4, 5 and 6 of the application form.**