# Your Voluntary Permanent Life Insurance Program





LIM-1032/FL 9/11



## The Gabor Agency

For more than 60 years, The Gabor Agency has partnered with the State Universities and Colleges of Florida to provide employees with custom-designed insurance and retirement products including:

- Life insurance
- Disability coverage
- Long term care insurance
- Retirement planning

Quality insurance and retirement products designed to help meet your family's needs.

#### **Permanent Life Insurance**

Issued by Symetra Life Insurance Company

Universal Life Extra is a flexible premium life insurance policy that is guaranteed to stay in force throughout the life of the primary insured.

For most of us, financial obligations don't end after the kids are grown or the mortgage is paid off. For those who prefer steady, predictable protection for *when* they need it, Universal Life Extra can be a good choice. It's protection your family can count on for a lifetime.

Lifelong Protection. As long as you consistently pay the target premium on time, coverage won't ever change and your loved ones are guaranteed to receive a death benefit after you're gone. In addition, if you live to age 100 we'll help you celebrate the milestone by continuing your coverage without ever charging you another premium.

**Adjustable Coverage.** The death benefit<sup>1</sup> may be adjusted after the first policy anniversary as needs (or budgets) change.

**Easy Payroll Deduction.** No paper bills. No hassle.

**Portable Coverage.** If you leave your job or retire, your policy goes with you with no increase in rates.

#### **Plan Features**

- Guaranteed issue coverage for eligible employees up to four times your salary, to a maximum of \$250,000.
- Guaranteed issue coverage for eligible spouses available to \$25,000.
- The Accelerated Death Benefit Rider for Terminal Illness and the Safety and Transportation Benefit are additional features that are automatically included in your policy.
- Optional riders are also available.

<sup>&</sup>lt;sup>1</sup> The death benefit elected will be discounted as it is an early death benefit payment and reduced by loans, loan interest and withdrawals.

### **About Symetra**

Symetra has been in business for more than half a century, helping people reach their financial goals. The foundation of our success? A culture of integrity and responsibility that guides us in doing what's best for you.

To learn more about Symetra, visit www.symetra.com.

Insurance products are offered through The Gabor Agency, Inc., a licensed insurance agency.

Symetra Universal Life Extra is a universal life insurance policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is L-9994 10/07 in Florida.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra Life Insurance Company and its affiliates are not affiliated with The Gabor Agency, Inc.



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