



(CNA GROUP TERM LIFE





NOW IS THE TIME TO PROTECT THE PEOPLE CLOSEST TO YOU.

In a single year, 34,089 Americans between the ages of 20 and 44 died of accidental injuries.

REGARDLESS OF AGE OR LIFESTYLE, YOUR LOSS WOULD AFFECT SOMEONE.

Whether you're 45 with a family or 25 and single, the people who mean the most to you are the ones who would suffer, both financially and emotionally, if you were to die. Would your family have the money to meet their financial obligations and realize dreams such as receiving a college education? If you're young and unmarried, would you leave enough assets so that parents or other loved ones would not be burdened financially?

GROUP LIFE INSURANCE: ONE OF THE MOST THOUGHTFUL PURCHASES YOU COULD EVER MAKE.

Buying life insurance is one of the best ways to make sure that your loved ones would not be financially burdened because of your loss. If the life insurance you buy is a group life plan from CNA, it also includes counseling, financial and legal services to help your loved ones through the emotional and practical issues they would face.

A CONVENIENT WAY TO PLAN FOR THEIR PROTECTION AND YOUR PEACE OF MIND.

When you purchase group term life insurance from CNA, you will have the peace of mind of knowing that you are protecting your loved ones' financial security in the event of your death.

There are other advantages in enrolling now:

- Your employer has already searched for a quality, affordable plan.
- If you enroll within the enrollment period, you don't need to answer any questions about your health for specified coverage amounts.
- Premiums are paid conveniently through payroll deduction.

Think It Couldn't Happen to You?

In one year alone, cancer claimed the lives of 21,716 Americans between the ages of 20 and 44. Cancer is only one of the many serious diseases that afflict thousands of Americans each year.

Sadly, Violent Crimes are a Grim Reality.

10,342

Americans
between the
ages of 20
and 44 were
victims of
homicide in
1999.

If these victims
did not plan
for their
families' futures,
emotional
trauma could
be made even
worse by
financial
hardship.

Take advantage
of the
opportunity
to protect the
people who
are important
to you.

GROUP LIFE PLANS FROM CNA: SERVICES TO SUPPORT PEOPLE BEFORE, DURING AND AFTER THE CLAIM.

When your life insurance is a group plan from CNA, you will be providing for more than the financial needs of your survivors. Group life plans also include:

- Travel Assistance Services, which provide emergency medical and personal services while you and your covered family members are traveling, whether for business or pleasure. Services are provided by Worldwide Assistance Services, Inc., a part of the Europ Assistance group.
- Beneficiary AssistSM claim service, which provides help with the difficult emotional, financial and legal issues that your beneficiaries would face if you were to die, or that you would confront if you were diagnosed with a terminal illness.

Beneficiary Assist includes grief counseling, financial planning and legal counseling services offered by Bensinger, DuPont & Associates (BDA), one of the most experienced groups offering such services today.

- Assured Access Account, which is offered to beneficiaries who elect lump-sum settlements of benefit amounts of \$10,000 or more. Proceeds are placed in an interest-earning Assured Access Account. A personalized checkbook gives beneficiaries immediate access to the money for bills or expenses.



HOW MUCH LIFE INSURANCE SHOULD YOU HAVE?

Many financial planners recommend that you have at least five times your annual salary in savings, investments and/or insurance to leave to your survivors. But the amount differs from one person to another, depending on individual circumstances.

Take a few minutes to complete the following worksheet. It will give you a better idea of the financial resources your family would need in the event of your death.

FINANCIAL NEEDS WORKSHEET

ITEM	AMOUNT
Rent/mortgage (include property tax)	_____
Utilities: electric, gas, cable, phone	_____
Car payment and other bank loans	_____
Dependent expenses: day care, child support, tuition	_____
Clothing, food, entertainment	_____
Credit cards bills	_____
Other	_____
Total Monthly Expenses	_____
x 12 (Total Annual Expenses)	_____
x 7.5 (or another number between 5 and 10, depending on your family's needs)	_____
Total Financial Resources Needed	_____

COVERAGE IS AFFORDABLE, CONVENIENT AND FROM A SOLID ORGANIZATION.

Because this is group insurance, coverage is very affordable, compared to individual insurance. Because you pay premiums through payroll deduction, it is also very convenient.

Through its member companies, the CNA organization has been offering group benefits to employee groups of all sizes for more than 50 years. Today,* more than 1,460,000 employees and their dependents are covered by group life plans from CNA. We use this knowledge to create excellent employee benefit plans and extraordinary services to better care for the important people in employees' lives.

*As of 7/1/02

Group life insurance from CNA may be underwritten by Continental Assurance Company or CNA Group Life Assurance Company, two CNA companies. CNA is a registered service mark, trade name and domain name of CNA Financial Corporation. Coverages, features and/or underwriting company may vary by state. This brochure is for illustrative purposes only and is not a contract. Only the insurance policy can provide actual terms, coverages, amounts, conditions and exclusions.



