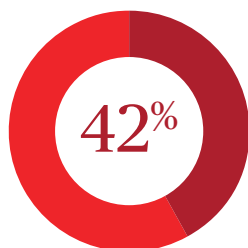




## Voluntary life insurance protect the ones you love

Buying voluntary life insurance can make a difference for your family.

### Did you know?



of Americans say their household would face financial hardship within six months if a wage earner died unexpectedly, and 25% would struggle within a month.<sup>1</sup>

### What's the benefit?

Losing a loved one can be among life's most stressful events. This coverage helps protect your family from facing some of the financial struggles that can accompany a death, such as funeral expenses; outstanding debt; and everyday expenses like rent, groceries, or utilities.

### Why consider group life insurance?

- **More money in your pocket**  
You can purchase this insurance at special rates through your employer, which are usually lower than if purchasing life insurance on your own.
- **Payments made easy**  
We deduct monthly life insurance premium from your paycheck, so you don't have to worry about managing payments.
- **Take your coverage with you**  
If your employment ends, you may be able to move your coverage to another employer-offered life insurance plan or convert your coverage to permanent life policies without answering medical questions.\*

<sup>1</sup> LIMRA Facts about Life, 2021.

<sup>2</sup> Rates and policy terms may differ from your current coverage.

## How much life insurance coverage do you need?

Use Lincoln's online Life Insurance calculator at [LincolnFinancial.com/LifeCalc](https://LincolnFinancial.com/LifeCalc) or scan the QR code to determine how much coverage is right for you.



## Whom do we cover?

Lincoln offers voluntary group term life insurance for eligible:

- Employees
- Employees spouse or domestic partner
- Employees child(ren)

## Special offer during open enrollment

Check out this limited-time offer for eligible employees and their spouse or domestic partner:

Eligible Konica Minolta Business Solutions USA, Inc employees choosing Lincoln life insurance may purchase \$10,000 in new or additional voluntary life insurance and \$10,000 in voluntary spouse/domestic partner life insurance without submitting proof of good health, or evidence of insurability (EOI).\*

Take advantage of this one-time special offer! Future life insurance coverage may require proof of good health.

Coverage amounts higher than those listed above in the special offer may be purchased with EOI:

- Eligible employees can purchase coverage up to \$1,000,000
- Spouse or domestic partner coverage up to \$100,000
- Child(ren) coverage up to \$5,000



Now's the time! This one-time offer is only available during open enrollment through . Visit [www.URL.com](http://www.URL.com) to enroll today

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**Order code: LFE-OLFLI-FLI001**

\*EOI is required for those previously denied coverage.

This brochure is a general description of coverage and/or services offered. Please refer to the certificate or the group policy for a complete description of coverage, terms, conditions, exclusions, and limitations. Optional term life insurance policies or amounts may require that you submit evidence of insurability.



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