

VALUE 20 LIFE

AFFORDABLE MEMBERSHIP WITH
TERM LIFE INSURANCE TO AGE 100+



EMA Value 20 Life Membership Based Plans Include

**\$20,000 Term Life Insurance plus
\$20,000 Accidental Death &
Dismemberment Insurance
and many other value added benefits**



Available to individuals between the age of 18 – 74
Members Monthly Cost Is LOCKED To Age 100+**



Cost:

- Age 18-39 Single Member: \$49.95 per month
- Age 40-74 Single Member: \$59.95 per month
- Family Option - \$89.95 per month
- Includes exclusive member benefits and cost saving services
- Members also pay a one-time activation enrollment fee of \$25.00 with their 1st initial payment.



Benefit Waiting Period:

Term Life Insurance Benefits for natural caused death are not effective until following **12 months** of active paid EMA Membership. AD&D benefits go into effect on the 1 day Active EMA Membership.



Plan Reduces To:

- Coverage Reduces to \$13,000 at Age 70
- Reduce to \$10,000 at Age 75 to Age 100 +
- Monthly Cost Remains Level For Life



Dependent Coverage:

\$ 10,000 Term Life/\$10,000 AD&D for spouse and \$5,000 Term Life/ \$5,000 AD&D for dependent children also available (if enrolled in the family membership).

Individuals and/or their dependents **do not qualify** for EMA Value 20 Life Membership if they answer "**YES**" to any of the following questions.

- Has the enrolling member or enrolling spouse or child been diagnosed as Terminally III?
- Is the enrolling member, spouse, or child confined to a Hospital, Hospice Facility, or any Assisted Living Facility?
- Is the enrolling member unable to work a minimum of 20 hours or more per week on a regular basis?

Paul Bartlett

NATIONAL MARKETING OFFICE

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CLICK LINK ABOVE FOR MORE INFORMATION

Life Insurance benefits included in the Value 20 Membership plans are underwritten by an AM Best "A" Rated Insurance Company.

*EMA Group Term Life policy has exclusions, coverage reductions, and limitations as detailed on the sales website. (See above). Applicable to policy number GOO2541900 issued to the Emergency Management Alliance by an AM Best "A" rated carrier. Policy terms, conditions, exclusions and limitations apply.

**Coverage is not available in all states. This informational outline is not an insurance contract; only the policy provisions will control it. See the policy certificate or agency sales website for complete details. THIS IS TO BE USED FOR INFORMATIONAL PURPOSES ONLY.