

Special Open Enrollment

February 22, 2010 – April 30, 2010

Guaranteed Life Insurance

for employees of



University of West Florida

Underwritten by:
Symetra Life Insurance Company

Offered by:



The Gabor Agency, Inc.
3500 Financial Plaza
Tallahassee, Florida 32312
(850) 894-9611 or (800) 330-6115

Visit our Web Site: www.gaboragency.com



11000 University Parkway
Pensacola, FL 32514
(850) 474-2610

MEMORANDUM

To: All UWF Employees
From: Employee Benefits Office
Date: February 22, 2010
Re: Open Enrollment – Guaranteed Life Insurance

The Gabor Agency, Inc. is pleased to announce that for a limited open enrollment period, all full-time employees in a benefit-eligible position and part-time employees who are at least 0.75 FTE in a benefit-eligible position, may purchase Universal Life Extra, a permanent life insurance policy that is **truly guaranteed for the life of the insured as long as the level premiums are paid**. The open enrollment period is January 5, 2010 – February 26, 2010.

Employees may now apply for up to **four times their salary, with a maximum limit of \$250,000**. We encourage you to consider this coverage now as eligible employees and their eligible spouses, during this special enrollment period only, may qualify for Universal Life Extra on a guaranteed standard issue basis.

Available benefit amounts and eligibility requirements are outlined on the following page. Larger coverage amounts are available to employees, spouses and eligible children on the same rate basis with evidence of insurability that meets insurance company approval. **Universal Life Extra policies may be continued after retirement or termination of employment, with no increase in premium or any reduction of coverage.**

If you are interested in learning more about this great opportunity or applying for coverage, please contact Samantha Wells at (850) 291-5379 or The Gabor Agency at (800) 330-6115, Ext. 6.

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Brought to you by:

The logo for GABOR, featuring a stylized star above the word "GABOR" in a bold, serif font.

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UNIVERSAL LIFE EXTRA
Issued by Symetra Life Insurance Company

Universal Life Extra is a flexible premium universal life insurance policy with a No Lapse Endorsement which guarantees coverage will stay in force for the life of the insured as long as the minimum premiums are paid. If the insurance amount remains unchanged, policy premiums remain level regardless of fluctuating interest rates and costs of insurance.*

The individual life insurance policies that are issued through this program offer valuable protection for your family. Under this program, you may obtain life insurance protection at guaranteed standard risk rates.

Amounts of Insurance

During the Open Enrollment period, you may apply for any amount of insurance you wish, up to four times your salary, with a maximum limit of \$250,000. Employees between the age of 66 and 70 are eligible for a maximum of \$25,000. Any amount of Guaranteed Issue Cash Value Life Insurance previously issued to you by the company is deducted from the amount for which you would be eligible under this program. Your spouse is eligible for up to \$25,000 in Guaranteed Issue coverage.

Larger amounts are available for you, your spouse and dependent children on the same rate basis by providing evidence of insurability, satisfactory to the company.

Eligibility

If you are a permanent, full-time employee in a benefit-eligible position or a part-time employee with 0.75 FTE in a benefit-eligible position, age 70 or under, you may participate in the Guaranteed Issue program, provided you are actively at work on the date of application and on the date the coverage is scheduled to take effect. If you are age 71 or older, or you apply outside of the Open Enrollment period, you may still apply for this insurance, subject to the Company's normal underwriting requirements.

Individual Policies

When you receive your selected individual life insurance policy, control of the policy will rest entirely with you. If you should change employment or retire, payment may be continued to the Company on an individual premium basis. At that time you will receive full credit for all previous payments made, the level premiums in the policy will not increase and no conversion will be necessary.

Additional Benefits

These benefits are included in every policy, at no additional cost:

- Accelerated Benefits Option: A Living Benefit that pays up to 100% of the policy's available death benefit in advance if the insured is diagnosed as terminally ill.
- Safety Benefit: An additional \$10,000 death benefit paid if the insured dies in a motor vehicle accident while wearing a seatbelt, to promote automobile safety.
- Transportation Benefit: An additional \$5,000 death benefit paid to help cover the cost of transporting a deceased insured back to their principal residence.

Plans of Insurance

Our experienced representatives will be available to quote premiums and thoroughly explain the benefits on all available plans.

*No Lapse Endorsement (NLE) is automatically included on all policies issued with death benefit option A that do not include a sub-standard rating, Guaranteed Insurability Option (GIO) or Accidental Death Benefit (ADB).

Note: The life insurance products are offered by the Gabor Agency Inc, a licensed insurance agency and Universal Life Extra is a flexible premium universal life policy issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, policy form number L-9994-10/07 FL.



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