



- Please note that there are four pages to the brochure (not including this one)
- **If you would like to apply, the last page is the actual application that you can complete.**
  - You can complete the application and **submit it by email** by either clicking the button (outlook users), or if you use an online email provider (gmail, yahoo, hotmail, aol, etc.) you must save the pdf to a location on your computer (i.e. desktop or my documents folder). From there, open your email provider, attach the pdf, and email to [wp@peinsurance.com](mailto:wp@peinsurance.com). We will then send the document back to you for electronic signature (this is very fast and easy).

**OR**

- You can complete the application and then **print, sign and mail** to:

**Pacific Educators  
2808 E. Katella Ave., Suite 101  
Orange, CA 92867**

- If you have any questions, please do not hesitate to contact us directly (800) 722-3365 (or) [wp@peinsurance.com](mailto:wp@peinsurance.com)
- For information on common examples of personal information collected from California residents and the purposes for which the categories of personal information will be used, please see the NOTICE AT COLLECTION FOR CALIFORNIA RESIDENTS [HERE](#) or attached to this pdf.

# CSP

California Schools Personnel

## TERM LIFE INSURANCE BENEFITS TO \$238,000.00

Underwritten by:

**Fidelity Security Life Insurance Company®**  
Kansas City, Missouri 64111

Fidelity Security Life Insurance Company® has been rated A (Excellent), based on an analysis of financial position and operating performance by A. M. Best Company, an independent analyst of the insurance industry.

For the latest rating, access: [www.ambest.com](http://www.ambest.com).

Administered by:



2808 E. Katella Ave., Suite 101 • Orange, CA 92867  
**(800) 722-3365 • (714) 639-0962**  
[www.PEinsurance.com](http://www.PEinsurance.com) Lic.#0429928

PROTECT YOUR LOVED ONES



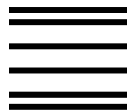
## INDIVIDUAL TERM LIFE INSURANCE PLAN

PROTECT YOUR FUTURE

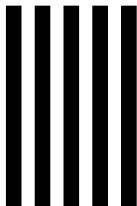
**BUSINESS REPLY MAIL**  
FIRST-CLASS MAIL PERMIT NO. 335 ORANGE CA

POSTAGE WILL BE PAID BY ADDRESSEE

**PACIFIC EDUCATORS INC**  
**PO BOX 1526**  
**ORANGE CA 92856-9975**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES





# PROTECTION - IT'S WHAT TERM LIFE INSURANCE IS ALL ABOUT

## DON'T GAMBLE WITH YOUR FAMILY'S FUTURE.

Life insurance is the real answer to help safeguard financial security... think about it a minute. Suppose the worst happened ... what if your family lost you tomorrow or next month – or even two years from now? Someday your family's future may depend on the benefits your life insurance provides. Will there be enough? Estimate how much money you spend each month. Be sure to include your mortgage or rent payments, car loan, medical expenses, utility bills, charge accounts and grocery bills. Add in the amount you save each month for future plans such as vacations and a good college education for your children. Now, divide the amount of your present life insurance by your monthly expenditure.

How many months would your family last on your current life insurance... very few I'll bet. More life insurance is a good solution to help safeguard their financial security. Get it the economical way through California Schools Personnel Plan.

Today, you and/or your spouse have the opportunity to purchase life insurance coverage under the CSP Term Life Insurance Plan. Coverage is available for each of your eligible children.

With affordable premium rates, this coverage is too valuable to pass up! Important details are outlined in this brochure. Please take a few minutes to read about the special features this plan has to offer you and your family. Then complete the application attached and return in to the Insurance Administrator.

**TAKE ADVANTAGE OF THIS VALUABLE  
OPPORTUNITY RIGHT NOW!**

## YOU MAY KEEP YOUR COVERAGE FOR LIFE

Your insurance is renewable by the Company as long as you pay premiums, and all such policies bearing the same form number remain in force\*, even if you retire. Your family's coverage will remain in force as long as they are eligible and your coverage remains in force.

## GUARANTEED SATISFACTION

If after you receive your policy you are not pleased 100% with the terms of your new coverage, simply return it within 30 days and any money paid or deducted from your paycheck will be refunded in full -no questions asked! Your satisfaction is guaranteed 100%.

## WE WANT YOU TO BE COMPLETELY SATISFIED.

\*The Company reserves the right to terminate all similar policies with 30 days' advance notice,

## FEATURES

### GUARANTEED ISSUE BENEFIT FOR NEW EMPLOYEES!

For **120 days** following initial date of active employment, new employees are guaranteed one unit of coverage without evidence of insurability. You must be actively at work on the effective date of your coverage and standard eligibility and policy provisions apply. That means you do not have to answer health question nos. 9, 10 and 11 on the application. However, if you are applying for more than one unit of coverage for you, or dependent coverage, or have been actively employed for more than 120 days, please complete the entire application.

### EFFECTIVE DATE

Coverage will go into effect after the first payroll deduction is made following approval by the Company.

### BENEFICIARY DESIGNATION

You designate your beneficiary. You may change beneficiaries at any time by giving written notice to the Insurance Company. You will be the beneficiary of your spouse's or children's insurance unless you designate otherwise.

### LIMITATION

The limitation under this policy is suicide during the first 2 years each unit of coverage is in force. (All premiums are refunded in event of suicide while sane or insane during first two years your coverage is in force.)

**More details** ▶



# AFFORDABLE PREMIUMS

## HELPING YOU SAVE WHILE PROTECTING THE ONES YOU LOVE

### RATE SCHEDULE

#### Employee or Spouse

| Employee's Age* | One Unit Life Insurance | Tenthly Premium |
|-----------------|-------------------------|-----------------|
| Under Age 35    | \$17,000.00             | \$2.00          |
| 35-39           | \$14,000.00             | \$2.90          |
| 40-44           | \$14,000.00             | \$3.60          |
| 45-49           | \$12,000.00             | \$3.90          |
| 50-54           | \$12,000.00             | \$6.60          |
| 55-59           | \$10,000.00             | \$9.60          |
| 60-64           | \$7,000.00              | \$9.60          |
| 65-69**         | \$4,000.00              | \$9.60          |
| 70-74**         | \$3,500.00              | \$9.60          |
| 75 & over **    | \$2,000.00              | \$9.60          |

Premiums shown above are for 1 unit of coverage for employee or spouse. Spouse's premium is based on employee's age when both are insured. Spouse's premium will be based on his/her individual age when the employee cannot be insured. Maximum of 14 units each.

For more units, just multiply the premium amount by the number of units you have selected.

\* All Premiums and benefits are applicable at Insured's age when insurance becomes effective and at his/her attained age on renewal anniversary due date.

\*\* Rates shown for renewal purposes only.

### CHILDREN'S COVERAGE

#### VERY AFFORDABLE! ONE PREMIUM COVERS ALL YOUR CHILDREN, NO MATTER HOW MANY.

Only \$1.20 Tenthly PER UNIT  
 Age 6 months to 26 years ..... 1 unit \$2,500.00  
 each child

All unmarried dependent children 6 months to age 26 may be covered...up to a maximum of 4 units each.

## QUESTIONS & ANSWERS

#### Q: WHO MAY APPLY?

**A:** All actively employed full-time school personnel (minimum 20 hours a week), their spouse and their dependent children 6 months to 26 years.

#### Q: WHY IS TERM INSURANCE A GOOD VALUE FOR ME?

**A:** Term insurance is "pure protection". Your premium provides life insurance at an affordable cost since none of your premium goes toward building cash values.

#### Q: WHAT IF I LEAVE MY SCHOOL DISTRICT - DO I LOSE MY COVERAGE?

**A:** No! Since CSP's term life plan is an "Individual policy", you can take it with you. Simply contact your Administrator to arrange to be billed directly.

### PRE-NOTICE

Although your application is our main source of information, we at Fidelity Security Life Insurance Company ("FSL") may also collect or verify information pertaining to age, occupation, physical condition, health history and avocations by contacting various individuals or organizations by correspondence, telephone or personal contact. It may be necessary for us to share information we obtain with an individual or organization related to the medical or insurance industry or with an individual performing a function for us without your express written authorization.

Information regarding you or members of your family's insurability will be treated as confidential. FSL or its reinsurer(s) may, however, make a brief report thereon to the MIB, a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply each company with the information about you in its file.

Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB, at 866-692-6901. If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The

address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734.

FSL or its reinsurer(s) may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

### FAIR CREDIT REPORTING ACT NOTICE

With regard to your application, We may request a consumer report or an investigative consumer report. These reports contain information about your character, general reputation, mode of living and health. No adverse underwriting decision will be made based on your sexual orientation. The information may have been obtained through interviews with you, your neighbors, friends and others who know you. We will give you the name and address of the consumer reporting agency so that you may request a copy of the report.

**QUESTIONS? Call 1-800-722-3365**  
**COMPLETE APPLICATION & MAIL**  
**Postage is Paid!**

# CSP INDIVIDUAL TERM LIFE INSURANCE

Calculate your premium here: Myself \$ \_\_\_\_\_ Spouse \_\_\_\_\_ Children \_\_\_\_\_ TOTAL \$ \_\_\_\_\_

## APPLICATION TO FIDELITY SECURITY LIFE INSURANCE COMPANY® Kansas City, Missouri 64111

Policy No. FL73  
075-4520

Please Print or Type in Black Ink

1. Full Name \_\_\_\_\_ first \_\_\_\_\_ middle \_\_\_\_\_ last \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_

2. Residence Address \_\_\_\_\_ no. & street \_\_\_\_\_ city \_\_\_\_\_ state \_\_\_\_\_ zip \_\_\_\_\_

3. Full Name of Beneficiary \_\_\_\_\_ Address \_\_\_\_\_  
Phone # \_\_\_\_\_ Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_ Relationship \_\_\_\_\_

4. I hereby apply for: Employee units (14 max) # \_\_\_\_\_ units Spouse units (14 max) # \_\_\_\_\_ units My Children units (4 max) # \_\_\_\_\_ units

5. Member's Place of Birth \_\_\_\_\_ Occupation \_\_\_\_\_  
Birth Date \_\_\_\_\_ Age \_\_\_\_\_ Sex \_\_\_\_\_ Height \_\_\_\_\_ Weight \_\_\_\_\_

6. Are you actively employed as of this date? Yes  No  Original Date Employed \_\_\_\_\_  
I am now actively employed by the \_\_\_\_\_ District.

7. Check box if you wish to cover eligible dependents: if yes, list names, birth dates below \_\_\_\_\_ Yes  No

| RELATIONSHIP | NAME | BIRTH DATE | AGE | SEX | HT. | WT. |
|--------------|------|------------|-----|-----|-----|-----|
| Spouse       |      |            |     |     |     |     |
| Child        |      |            |     |     |     |     |
| Child        |      |            |     |     |     |     |

8. Spouse's Soc. Sec. # \_\_\_\_\_ Spouse's Place of Birth \_\_\_\_\_ Spouse's Occupation \_\_\_\_\_

9. Have you or any dependent ever had or been advised that you had a brain disorder, nervous or mental disorder, heart or circulatory disorder, respiratory or lung disorder, cancer, leukemia or diabetes? \_\_\_\_\_ Yes  No

10. Has any person to be covered been diagnosed by or received treatment from a licensed physician for Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC)? \_\_\_\_\_ Yes  No

11. During the past five years, have you or any dependents had any medical, surgical or psychiatric advice or treatment, or have you had any condition requiring the use of medication, diet or physical therapy? \_\_\_\_\_ Yes  No

12. Do you or any dependent have any impairments, deformity, disease or limitation of physical activity other than stated above? \_\_\_\_\_ Yes  No

| If "Yes" to any part of Questions 9, 10, 11 or 12 give details below |                       |                 |                    |                                |
|--|-----------------------|-----------------|--------------------|--------------------------------|
| Name of Person   | Condition & Treatment | Date — Duration | Degree of Recovery | Name of Doctor and/or Hospital |
|  |                       |                 |                    |                                |
|  |                       |                 |                    |                                |

13. (OPTIONAL) Secondary Address (For notification of past due premium payment):  
Full Name \_\_\_\_\_  
Residence Address \_\_\_\_\_ first \_\_\_\_\_ middle \_\_\_\_\_ last \_\_\_\_\_  
no. & street \_\_\_\_\_ city \_\_\_\_\_ state \_\_\_\_\_ zip \_\_\_\_\_  
Phone Number \_\_\_\_\_ E-mail \_\_\_\_\_

I have received and read a copy of the Pre-Notice which describes how information is obtained and used by Fidelity Security Life Insurance Company® (FSL). I authorize any licensed physician, medical practitioner, hospital, clinic, other medical or medically-related facility, insurance company, its authorized representatives, Pharmacy Benefit Manager, MIB, Inc. (MIB), IntelliScript, or other organization or institution that has any records or knowledge of me or my dependents' physical or mental health, including significant history, findings, diagnoses and treatment or nonmedical information, such as driving records, any criminal activity or association, hazardous sport or aviation activity, use of alcohol or drugs, and other applications of insurance, to give to FSL, its plan administrators, business associates, or its reinsurers, any such information for use to: 1) underwrite my applications for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with FSL. FSL or its authorized representatives may release to its plan administrators, business associates, other insurance companies, MIB, or others whom I authorize in writing, information covered by this authorization. I authorize FSL or its reinsurers to make a brief report of my personal health information to MIB. A photographic copy of this authorization shall be as valid as the original. I agree this authorization shall be valid for 30 months from the date shown below. I understand that I have the right to revoke this authorization in writing, at any time, by providing written request for revocation to: Fidelity Security Life Insurance Company®, P.O. Box 418131, Kansas City, MO 64141-8131, Attention: Privacy Officer. I understand that any information that is disclosed pursuant to this authorization may be re-disclosed and no longer covered by federal rules governing privacy and confidentiality of health information. I understand that my providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, FSL may not be able to process my application, or if coverage has been issued, may not be able to make any benefit payments. I understand that I will receive a signed copy of this authorization. Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Date \_\_\_\_\_ Signature of Applicant **X** \_\_\_\_\_

Spouse must sign if spouse is to be insured. Date \_\_\_\_\_ Spouse's Signature **X** \_\_\_\_\_

Home Telephone (area code and #) \_\_\_\_\_ Business Telephone \_\_\_\_\_ Home E-mail Address \_\_\_\_\_

A-00084CA Policy Form No.TL-0578-2

I hereby authorize the Payroll Department to deduct monthly from my salary the amount necessary to pay my Insurance Premium and to pay the same to the Fidelity Security Life Insurance Company® or its authorized Administrator for me. This authorization will continue in effect until my employment is terminated or until I submit timely written notice of cancellation to the Payroll Department on the Prescribed form.

Date \_\_\_\_\_ Signature of Applicant **X** \_\_\_\_\_