pacifica
Insurance
Underwriters, Inc.
Rest Assured.

COMMERCIAL BENEFITS

A benefit your employees can value.

Group life insurance can help employers add meaningful protection to a competitive employee benefits package.

Talk with Pacifica about plan options that can be structured around your organization, workforce and budget.

LEARN MORE
pacificains.com/life

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EMPLOYER FOCUS

Build a stronger benefits package.

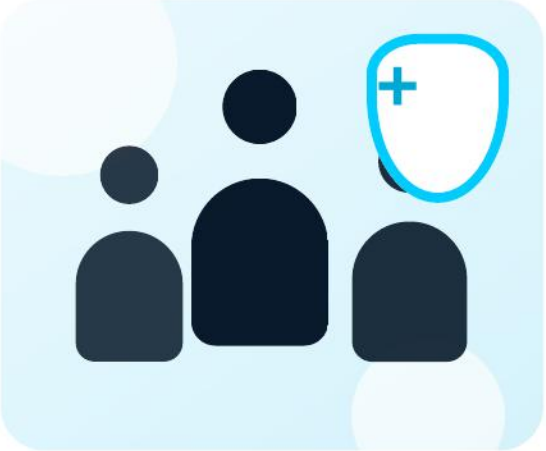
Coverage options may be designed to complement the benefits you already offer.

- ✓ Employer-sponsored basic life coverage
- ✓ Optional supplemental employee coverage
- ✓ Dependent coverage options, when available
- ✓ Accidental death benefits or riders, when available
- ✓ Plan structures aligned with company size and budget

Commercial group life only.
This brochure is designed specifically for employer and organization-sponsored life insurance programs.

Coverage, eligibility, benefit amounts, rates, underwriting requirements and riders are subject to carrier approval, availability and policy terms.

PACIFICA INSURANCE UNDERWRITERS, INC.



Commercial Group Life Insurance

Protect your people. Strengthen your business.

EMPLOYEE BENEFITS

EMPLOYER-SPONSORED

WORKFORCE PROTECTION

Talk with a Pacifica commercial agent about a group life plan for your organization.

WHY GROUP LIFE?

Support employees beyond the workplace.

Life insurance is a benefit employees can recognize as practical protection for the people who depend on them.

01 **Add value to your benefits**
Enhance your overall employee benefits package with life insurance protection.

02 **Help protect families**
Provide coverage intended to help support a covered employee's beneficiary after a loss.

03 **Create flexible options**
Explore employer-paid and employee-paid coverage structures, subject to plan availability.

04 **Strengthen retention efforts**
A thoughtful benefits package can reinforce how much your organization values its workforce.

COVERAGE DESIGN

Options for your workforce.

Basic Group Life

Employer-sponsored life insurance that can provide a foundation of coverage for eligible employees.

Supplemental Life

Additional employee-elected coverage may be available for workers who want greater protection.

Dependent Coverage

Spouse and child life options may be available depending on the carrier and plan design.

Accidental Death Benefits

Accidental death benefit options or riders may be available to complement life coverage.

Actual plan features, limits and availability vary. Pacifica can help review options with your organization.

SIMPLE CONVERSATION. SMARTER PLAN.

Start with your business needs.

1. **Tell us about your workforce.** Company size, employee mix, existing benefits and priorities.
2. **Review coverage options.** Compare possible benefit structures and employee contribution approaches.
3. **Build a plan around your goals.** Select a structure that fits your organization, subject to carrier approval.

IDEAL FOR

Private companies, professional firms, hospitality, retail, contractors, nonprofits and other organizations seeking employer-sponsored life insurance.

Rest Assured.

Insuring and assuring the CNMI since 1973.

GENERAL AGENT FOR

TheStandard®