

ARTA

ALBERTA RETIRED
TEACHERS' ASSOCIATION



ARTA has partnered with Orbit Insurance Services to ensure that as a member, you get the right home, auto and life insurance coverage you need to protect what matters most to you right now.

Learn more at orbitinsuranceservices.ca/ARTA or call 1-855-894-2782.



LIFETIME PROTECTION+

EXCLUSIVELY FOR ARTA MEMBERS: Final Expense Coverage

Is Your Estate Plan Missing Something?

To ensure your loved ones won't be burdened with the final expenses of your estate, or to leave a legacy for your children's future, consider Lifetime Protection+ Life Insurance. It's exclusively for ARTA members and is a benefit that will help complete your estate planning.

➔ Members Like You Plan with Lifetime Protection+

ARTA members aged 45–80 who have modest insurance needs purchase Lifetime Protection+ to cover final expenses such as

- ✓ Funeral costs
- ✓ Probate fees
- ✓ Capital gains tax
- ✓ A charitable donation

Visit orbitinsuranceservices.ca/ARTA and get coverage in minutes with no hassle, paperwork, medical exams (or needles!) in just a few clicks.

➔ Include Your Youngest Loved Ones – Add a Child Rider

Insure your children or grandchildren with a Child Rider and get coverage for them now, while laying the groundwork for a lifetime of sound financial planning.

- ✓ Secure life insurance at very low rates
- ✓ Minimal cost
- ✓ \$5,000 or \$10,000
- ✓ An option to convert to a permanent plan without medical

Start your children or grandchildren off with a strong foundation for their financial future.

> QUICK FACTS

Lifetime Protection+

Initial Eligibility	Ages 45–80
Coverage	\$5,000–\$25,000 (increments of \$5,000)
Duration	Lifetime or age 100
Premiums	Paid for 20 years
Paid-up life values	After four full years
Underwriting	Online, five medical questions, no medical tests
Payments	Online, monthly or annually

Child Rider

Initial Eligibility	Ages 14 days–18 years
Coverage	\$5,000 or \$10,000
Duration	To age 19, then convertible at two times coverage to a designated life product

Don't miss out on this exclusive offer for ARTA members. Complete your estate planning with Lifetime Protection+ final expense insurance.

Protect your loved ones today by visiting orbitinsuranceservices.ca/ARTA and answer five easy questions.