

Re: Johns Hopkins School of Medicine Life Insurance Benefit

While at Johns Hopkins School of Medicine, you have been covered by a Life Insurance policy that provides a \$100,000 death benefit. If your family's financial security and plans for the future -- such as paying for college or staying in your home -- are important to you, taking your life insurance with you is a smart move.

Depending on your circumstances, you may have two options for keeping your coverage:

Conversion -- change your group term life coverage to an individual whole life policy, which builds cash value. You pay the premium at individual rates.

Portability -- take your group term life coverage with you and pay for it at group rates. This coverage does not build any cash value. This option is also called "porting" your coverage.

After your coverage ends at Johns Hopkins, you have just 60 days to apply. If you are interested in continuing your coverage, please contact Henry Thomas at Cornerstone Financial at (410) 468-1686, or via email at hthomas@csfllp.com.

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