

# GROUP 20-YEAR LEVEL TERM LIFE INSURANCE

## Insurance Summary

Chances are, you already have insurance for your home, car, and other valuables against potential damages or losses. Similarly, you should consider securing your family's financial stability in unforeseen circumstances, like the sudden loss of a loved one. 20-Year Level Term Life insurance offers a valuable solution by providing a death benefit payment to designated beneficiaries in the event of a passing. This lump sum payment can offer crucial financial support, ensuring your loved ones are taken care of during difficult times.

Insurance Specialists, Inc. (ISI) offers Association members life insurance benefits at an exclusive cost.

With 20-Year Level Term Life Insurance, your individual premium is expected to remain level for the term but not guaranteed. However, your premium will not increase due to your age or health status.

## Eligibility

As a Member<sup>1</sup>, you and your spouse/domestic partner are eligible to apply this coverage if you are under the age of 55. Coverage is not available in all States.

## Maximum Benefit Amount

### For You the Member

| Age                 | Amount   |
|---------------------|--|
| Under the age of 55 | Any amount from \$10,000 up to \$1,000,000, in \$10,000 increments.<br><b>For U.S. Equestrian Federation and U.S. Fencing Association Members:</b> Any amount from \$10,000 up to \$500,000, in \$10,000 increments. |

### For Your Spouse/Domestic Partner

| Age                 | Amount   |
|---------------------|--|
| Under the age of 55 | Any amount from \$10,000 up to \$500,000, in 5,000 increments. |

Spouse/domestic partner's coverage amount cannot exceed the lesser of 100% of your coverage or \$500,000.

## Rates at a Glance

### 20-Year Level Term Select Monthly Rates

| Coverage Amount |           |         |           |          |           |          |             |          |
|-----------------|-----------|---------|-----------|----------|-----------|----------|-------------|----------|
| Age             | \$100,000 |         | \$250,000 |          | \$500,000 |          | \$1,000,000 |          |
|                 | Male      | Female  | Male      | Female   | Male      | Female   | Male        | Female   |
| 20-29           | \$9.00    | \$8.00  | \$22.50   | \$20.00  | \$45.00   | \$40.00  | \$80.00     | \$70.00  |
| 30-34           | \$10.50   | \$9.50  | \$26.25   | \$23.75  | \$52.50   | \$47.50  | \$95.00     | \$86.00  |
| 35              | \$12.50   | \$11.30 | \$31.25   | \$28.25  | \$62.50   | \$56.50  | \$113.00    | \$102.00 |
| 36              | \$12.90   | \$11.60 | \$32.25   | \$29.00  | \$64.50   | \$58.00  | \$117.00    | \$105.00 |
| 37              | \$13.50   | \$12.20 | \$33.75   | \$30.50  | \$67.50   | \$61.00  | \$120.00    | \$108.00 |
| 38              | \$14.10   | \$12.70 | \$35.25   | \$31.75  | \$70.50   | \$63.50  | \$127.00    | \$114.00 |
| 39              | \$14.90   | \$13.40 | \$37.25   | \$33.50  | \$74.50   | \$67.00  | \$135.00    | \$122.00 |
| 40              | \$16.10   | \$14.50 | \$40.25   | \$36.25  | \$80.50   | \$72.50  | \$145.00    | \$131.00 |
| 41              | \$17.30   | \$15.60 | \$43.25   | \$39.00  | \$86.50   | \$78.00  | \$156.00    | \$140.00 |
| 42              | \$19.00   | \$17.10 | \$47.50   | \$42.75  | \$95.00   | \$85.50  | \$172.00    | \$155.00 |
| 43              | \$20.90   | \$18.80 | \$52.25   | \$47.00  | \$104.50  | \$94.00  | \$187.00    | \$168.00 |
| 44              | \$22.80   | \$20.50 | \$57.00   | \$51.25  | \$114.00  | \$102.50 | \$205.00    | \$185.00 |
| 45              | \$23.10   | \$20.80 | \$57.75   | \$52.00  | \$115.50  | \$104.00 | \$208.00    | \$187.00 |
| 46              | \$24.90   | \$22.40 | \$62.25   | \$56.00  | \$124.50  | \$112.00 | \$223.00    | \$201.00 |
| 47              | \$26.60   | \$23.90 | \$66.50   | \$59.75  | \$133.00  | \$119.50 | \$240.00    | \$216.00 |
| 48              | \$28.40   | \$25.60 | \$71.00   | \$64.00  | \$142.00  | \$128.00 | \$255.00    | \$230.00 |
| 49              | \$30.80   | \$27.70 | \$77.00   | \$69.25  | \$154.00  | \$138.50 | \$280.00    | \$252.00 |
| 50              | \$35.70   | \$28.60 | \$89.25   | \$71.50  | \$178.50  | \$143.00 | \$320.00    | \$265.00 |
| 51              | \$39.70   | \$31.80 | \$99.25   | \$79.50  | \$198.50  | \$159.00 | \$358.00    | \$286.00 |
| 52              | \$44.40   | \$35.50 | \$111.00  | \$88.75  | \$222.00  | \$177.50 | \$400.00    | \$320.00 |
| 53              | \$50.00   | \$40.00 | \$125.00  | \$100.00 | \$250.00  | \$200.00 | \$450.00    | \$360.00 |
| 54              | \$55.80   | \$44.60 | \$139.50  | \$111.50 | \$279.00  | \$223.00 | \$503.00    | \$402.00 |

Rates are current as of 2024 and are based on age, gender, health and smoking status. For other rate classes not shown (Preferred or Standard), contact ISI at **888-474-1959**. Only non-smokers meeting the highest underwriting standards will qualify for Preferred rates. Other non-smokers may qualify for the Select or Standard rates. (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

Premiums are expected, but not guaranteed to remain level for the first 20 years of coverage. Then if still eligible, you may reapply for 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person's then current age, gender and health status. If you or your spouse is not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on a non-guaranteed basis with increasing premiums as the insured ages. Coverage ends no later than age 80.

## Rates at a Glance (Cont'd)

### 20-Year Level Term Select Monthly Rates (For U.S. Equestrian Federation and U.S. Fencing Association Members)

| Coverage Amount |           |         |           |          |           |          |
|-----------------|-----------|---------|-----------|----------|-----------|----------|
| Age             | \$100,000 |         | \$250,000 |          | \$500,000 |          |
|                 | Male      | Female  | Male      | Female   | Male      | Female   |
| 20-29           | \$10.80   | \$9.60  | \$27.00   | \$24.00  | \$54.00   | \$48.00  |
| 30-34           | \$12.60   | \$11.30 | \$31.50   | \$28.25  | \$63.00   | \$56.50  |
| 35              | \$15.00   | \$13.50 | \$37.50   | \$33.75  | \$75.00   | \$67.50  |
| 36              | \$15.50   | \$13.90 | \$38.75   | \$34.75  | \$77.50   | \$69.50  |
| 37              | \$16.20   | \$14.60 | \$40.50   | \$36.50  | \$81.00   | \$73.00  |
| 38              | \$16.90   | \$15.20 | \$44.25   | \$40.25  | \$84.50   | \$76.00  |
| 39              | \$17.90   | \$16.10 | \$44.75   | \$40.25  | \$89.50   | \$80.50  |
| 40              | \$19.30   | \$17.40 | \$48.25   | \$43.50  | \$96.50   | \$87.00  |
| 41              | \$20.80   | \$18.70 | \$52.00   | \$46.75  | \$104.00  | \$93.50  |
| 42              | \$22.80   | \$20.50 | \$57.00   | \$51.25  | \$114.00  | \$102.50 |
| 43              | \$25.10   | \$22.60 | \$62.75   | \$56.50  | \$125.50  | \$113.00 |
| 44              | \$27.40   | \$24.60 | \$68.50   | \$61.50  | \$137.00  | \$123.00 |
| 45              | \$27.70   | \$24.90 | \$69.25   | \$62.25  | \$138.50  | \$124.50 |
| 46              | \$29.90   | \$26.90 | \$74.75   | \$67.25  | \$149.50  | \$134.50 |
| 47              | \$31.90   | \$28.70 | \$79.75   | \$71.75  | \$159.50  | \$143.50 |
| 48              | \$34.10   | \$30.70 | \$85.25   | \$76.75  | \$170.50  | \$153.50 |
| 49              | \$37.00   | \$33.30 | \$92.50   | \$83.25  | \$185.00  | \$166.50 |
| 50              | \$42.80   | \$34.30 | \$107.00  | \$85.75  | \$214.00  | \$171.50 |
| 51              | \$47.60   | \$38.10 | \$119.00  | \$95.25  | \$238.00  | \$190.50 |
| 52              | \$53.30   | \$42.60 | \$133.25  | \$106.50 | \$266.50  | \$213.00 |
| 53              | \$60.00   | \$48.00 | \$150.00  | \$120.00 | \$300.00  | \$240.00 |
| 54              | \$67.00   | \$53.60 | \$167.50  | \$134.00 | \$335.00  | \$268.00 |

Rates are current as of 2024 and are based on age, gender, health and smoking status. For other rate classes not shown (Preferred or Standard), contact ISI at 888-474-1959. Only non-smokers meeting the highest underwriting standards will qualify for Preferred rates. Other non-smokers may qualify for the Select or Standard rates. (Note: Smokers may only qualify for "Standard" rates.) Upon approval of your application, you will be notified of the rate classification for each approved person.

Premiums are expected, but not guaranteed to remain level for the first 20 years of coverage. Then if still eligible, you may reapply for 20-year level rates then in effect for a subsequent 20-year term; rates for a subsequent term would be determined based on the insured person's then current age, gender and health status. If you or your spouse is not approved for a subsequent 20-year term of guaranteed rates, or do not apply for a subsequent 20-year term, coverage will continue in force on a non-guaranteed basis with increasing premiums as the insured ages. Coverage ends no later than age 80.

## **Accelerated Death Benefit Option<sup>2</sup>**

You can receive up to 80% of your insurance proceeds in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

**Don't miss out on this important benefit offer.**

Call us today at **888-474-1959**

## Frequently Asked Questions

### Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

### Will this insurance pay in addition to other coverage?

Yes. This insurance pays in addition to any other coverage you have. The insurance also stays with you until your coverage ends.

### When will my coverage become effective?

Coverage will take effect on the first or fifteenth day of the month after your application is approved, you provide medical evidence of insurability if required, are performing the normal activities of a person in good health of like age, health status remains the same the day the insurance becomes effective and pay the premium when due. You must be an insured member for coverage for your dependent spouse to take effect. If you are not performing the normal activities of a person in good health of like age on the date insurance would have taken effect, coverage will become effective the day you are performing such activities and you are still eligible.

### What are my options when my 20-year term comes to an end?

Depending on your age and health, you may qualify to apply for another 20-year level term insurance benefit. If not, you can continue your coverage but the cost of insurance will change and increase annually. Please see the certificate of insurance for details.

### How long can my coverage continue?

You and your spouse/domestic partner can continue your coverage as long as you have not reached the end of a 20-year period, you pay your premium when due, remain a member, have not reached age 80, remain in an eligible class, the insurance continues for your class. Coverage for your spouse/domestic partner will terminate if they cease to be your lawful spouse or your coverage ends (except as a result of reaching the termination age). Please see the certificate of insurance for details.

### Would I have the ability to continue coverage, should my insurance end?

If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into an individual life insurance policy from New York Life Insurance Company without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

### Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or spouse/domestic partner's death occurs from suicide, attempted suicide or intentional self-inflicted injury, or if health is misrepresented, within two years from the date the life insurance takes effect.

### Free-Look Period

If you are not satisfied with your coverage for any reason, you may return your Certificate of Insurance within 30 days, without claim, for a full refund of premiums paid.

<sup>1</sup>You must be a member of an ISI Insurance Trust participating association to qualify for this insurance benefit. Participating Associations are: Akron Bar Association, Alabama State Bar, American Mountain Guides Association, American Osteopathic Association, American Society of Acupuncturists, Atlanta Bar Association, DeKalb County Bar Association, Georgia Trial Lawyers Association, Indianapolis Bar Association, Kansas Bar Association, Los Angeles County Bar Association, Louisiana Dental Association, Maricopa County Bar Association, Massachusetts Nurses Association, Mississippi Association for Justice, Mississippi Dental Association, Mississippi Society of Certified Public Accountants, Missouri Society of Certified Public Accountants, New Haven County Bar Association, Orange County Bar Association, Student Osteopathic Medical Association, National Press Club, US Fencing Association and US Equestrian Federation.

<sup>2</sup>Receipt of the Accelerated Death Benefit may affect your eligibility for public assistance programs and may be taxable. Prior to applying to receive such benefits, you should consult with the appropriate social services agency and seek the advice of a qualified tax advisor.

In some cases a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage is not available in all states. Please contact ISI at 888-474-1959 for more information.

All insurance and insurance effective dates are subject to final underwriting approval.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy issued by New York Life to the ISI Insurance Trust. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy. Please contact ISI at 888-474-1959 for costs and complete details.

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**Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York NY 10010 under Group Policy G-31141-0 on Policy Form GMR-FACE/G-31141-0.**

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