

Group Term Life Insurance Plan

FOR HARTFORD COUNTY BAR ASSOCIATION MEMBERS

PRODUCT HIGHLIGHTS

- Coverage available up to \$1,000,000 in \$10,000 increments
- Minimum Coverage \$50,000
- Maximum Coverage: \$1 million
- Issued to age 60, renewable to age 75
- Conversion available to a universal life policy available to age 60
- No annual policy fee
- Spouse can apply even if member does not
- Individual policy ownership
- Accelerated Life Benefit
- Rates reduced 10% as compared to Anity Gold for volumes of \$100,000 to \$249,000
- Rates reduced up to 20% as compared to Anity Gold beginning at \$250,000 for nontobacco and super-preferred classes
- No age minimum to be eligible for super-preferred
- Minimum coverage amount for Super-Preferred: \$250,000

FUTURE PURCHASE OPTION AVAILABLE

At years 3 and 6 following initial issue, insured is eligible for a \$50,000 upgrade on a Simplified Issue basis.

PLAN ADMINISTERED BY:



ISI Service Center **Phone:** 1-888-474-1959
305 Carteret Street **Fax:** 1-866-871-2170
Beaufort, SC 29902 **E-mail:** service@isi1959.com

Insurance underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies.

SL-INRSGTLAPP-HCBA