Group Term Life Insurance Plan

FOR SENIOR MEMBERS OF THE HARTFORD COUNTY BAR ASSOCIATION

DESIGNED FOR MEMBERS AND SPOUSES THROUGH AGE 74

- You and your spouse may both enroll for $50,000, $25,000, or $10,000 of Association member group term insurance coverage.
- Spouse coverage may not exceed member's coverage.
- Benefits are reduced to 50% of the original benefit at age 75, 25% of the original benefit at age 80 and to a maximum benefit of $2,500 at age 85.
- If you choose, you can convert your coverage to an individual life insurance policy prior to losing any coverage amount.

THE GROUP TERM LIFE INSURANCE PLAN FOR SENIORS IS THE PLAN YOU CAN KEEP FOR LIFE

- Unlike many other term life plans, this plan does not end or terminate at age 70 or 80.
- As long as the premiums are paid and the group policy remains in force, you can count on this coverage to continue providing the coverage you need.
- Coverage cannot be cancelled due to your age or changes in your health. This is an added measure of security with today's improved medical care and increasing life spans.

EASY TO ENROLL — NO HEALTH EXAM, JUST 4 SIMPLE QUESTIONS

- No medical exam.
- Your acceptance is based on your answers to the 4 simple questions on the enclosed Application Form.
- Just complete, sign and return your form today. Send no money.

YOUR COVERAGE EFFECTIVE DATE

- Once accepted by ReliaStar Life, you'll receive the first bill along with your Certificate of Insurance.
- Your Coverage will start on the first day of the month following receipt of your first premium payment.

YOU CAN COLLECT BENEFITS IN THE EVENT OF TERMINAL ILLNESS

- If you are diagnosed with a medical condition with a life expectancy of 6 months or less, you may receive accelerated payment of up to 50% of your benefit amount.
- You must be under age 75 at the time of terminal diagnosis.
- The final Life Insurance amount would simply be reduced by the amount of the accelerated benefit which is paid.

YOU WILL NEVER BE SINGLED OUT FOR A RATE INCREASE

- Rates increase upon entry into each 5-year age category.
- Rates within each age band can only be changed by class for everyone insured under the master group policy.

MONTHLY GROUP RATES*

Age at Issue	$10,000		$25,000		$50,000	
	Male	Female	Male	Female	Male	Female
45-49	$7.20	$5.10	$17.25	$12.00	$34.00	$23.50
50-54	$9.70	$5.70	$23.50	$13.50	$46.50	$26.50
55-59	$14.30	$8.40	$35.00	$20.25	$69.50	$40.00
60-64	$20.50	$13.70	$50.50	$33.50	$100.50	$66.50
65-69	$31.40	$22.80	$77.75	$56.25	$155.00	$112.00
70-74	$43.60	$34.30	$108.25	$85.00	$216.00	$169.50

**Rates are guaranteed for the first year of coverage. Policy Form LP00GP.*

IT'S EASY TO ENROLL IN THE FAMILY VALUE PLAN. NO HEALTH EXAM NEEDED!

1. Please complete the entire application and sign and date on the reverse.

2. Be sure to check appropriate boxes for the amount of coverage for yourself, and also your spouse (make sure your spouse signs if applying).

3. Return this completed form in the postage-paid envelope provided to: ISI Service Center
   PO Box 2327
   Beaufort, SC 29901

PLAN ADMINISTERED BY:

ISI Service Center
305 Carteret Street
Beaufort, SC 29902

Phone: 1-888-474-1959
Fax: 1-866-871-2170
E-mail: service@isi1959.com

PLAN UNDERWRITTEN BY:

ReliaStar Life Insurance Company
20 Washington Avenue South
Minneapolis, Minnesota 55401

You'll have the added confidence of an A rated insurance company behind The Family Value Plan for Seniors.

Your insurance is provided by ReliaStar Life Insurance Company, rated A (Excellent) by A.M. Best, an independent insurance rating agency. This is the third out of 15 rating categories ranging from A++ to F based on a company's financial strength and ability to meet obligations to contract holders. ReliaStar Life Insurance Company, Minneapolis, MN has Minnesota roots tracing back to 1885. ReliaStar Life is a member of the ING family of companies and is a wholly-owned indirect subsidiary of ING Groep N.V.

ING is a global financial institution of Dutch origin offering banking, investments, life insurance and retirement services to over 85 million private, corporate and institutional clients in over 40 countries. (ING Group Annual Report, 2008). Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

This document is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance.