

# GROUP TERM LIFE INSURANCE FOR ASSOCIATION MEMBERS

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## 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 Affinity Gold for volumes of \$100,000 to \$249,000
- Rates reduced up to 20% as compared to Affinity Gold beginning at \$250,000 for non-tobacco 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:*



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