

GROUP TERM LIFE INSURANCE - 20 YEAR LEVEL PREMIUM

For International Home Furnishings Representatives Association Members and Their Families

Affordable Rates

The plan provides members with term life insurance protection in the amount you select, from \$100,000 to \$1,000,000, in \$10,000 increments. Your premium may stay level for up to 20 years. With our plan, the initial premium may not change for the first 20 years. However, the insurance company does reserve the right to change premium rates, but may only do so for all insureds covered under the group policy and with 60 days written notice. This group coverage is available to you as a member of the Association. Administrative costs for group coverage are low, so you can save on premium costs and enjoy the benefits of the plan.

Spouse and Child Coverage

Spouses can apply for coverage amounts of \$100,000 to \$1,000,000 in \$10,000 increments. Spouses can apply even if a member does not. Coverage of \$10,000 is also available for your children, at a quarterly rate of \$6.00. One premium covers all eligible children, ages six months to 27 years. Children ages 14 days to six months are covered for \$1,000.

Level Term for Twenty Years

At the end of the level term period, evidence of insurability is required to enter another level term period (subject to the maximum age to begin a level term period). If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the five-year age brackets for the insured's current age.

Eligibility Qualifications

Association members through age 55 who are actively at work are eligible for coverage. Your spouse is eligible to apply for coverage through age 55 if you are an Association Member and your spouse is able to conduct the normal activities of a person of like age and gender, and is in good health.

Individual Policy Conversion Option

If an insured later becomes ineligible for this group coverage, conversion to an individual whole life policy is allowed without proof of good health.

Accidental Death & Dismemberment Protection

The unexpected financial "shock" of an accident can be devastating to a family. That's why this plan offers a special accident safeguard. The Accidental Death & Dismemberment (AD&D) benefit pays your beneficiary double the value of your coverage, to a maximum of \$500,000, if you die in a covered accident.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the accident's severity. AD&D coverage costs \$1.50 per \$10,000 quarterly. To take advantage of this offer, simply check the box on the application.

Coverage to Age 75

Coverage will not reduce during your level term period. For members and spouses who are under age 75 at the end of a level term period, coverage will not reduce until age 65, when it reduces to 75%. Coverage will reduce to 50% at age 70, and terminate at age 75.

Upon termination, the insured may convert to an individual whole life policy, without proof of good health.

Coverage is subject to renewal by the ISI Insurance Trust (with continued participation by the Association) and timely premium payment.

Preferred Rates

For extra savings, you can take advantage of new Super-Preferred (non-tobacco user) rates. Because these rates require some added underwriting, you benefit with lower rates.

Additional Benefits for Members

A Pay-out Option During Your Lifetime: If you are terminally ill and have a life expectancy of 12 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of up to 50 percent of your coverage, to a maximum of \$100,000. All remaining insurance benefits will be paid to your beneficiary when you die.

Ownership Transfer Available: The provisions of this group policy allow you to transfer ownership of coverage to your spouse, business partner, professional corporation or a trust. Transfer of ownership could result in a tax advantage for you. Contact your tax advisor for details.

How To Apply

Complete the entire Application Form

Please indicate how much coverage you want. The minimum is \$100,000. Spouses who apply must fill out a separate application.

Submit the completed Application Form to:

ISI ADMINISTRATIVE CENTER - SALES

P.O. Box 2327

Beaufort, SC 29901

Phone: 1-888-ISI-1959 • Fax: 843-525-9992

Contact *INSURANCE SPECIALISTS, INC.* for additional forms

Underwriting Your Application

Some applicants may be required to have a medical exam in order to apply for coverage. For more information on medical requirements, please consult *INSURANCE SPECIALISTS, INC.*

Exclusions

The only exclusion under the group term life coverage is death by suicide within the first 2 years of coverage. The AD&D benefit is subject to additional exclusions. Please read your insurance certificate for details.

Quarterly Premiums - Under Super-Preferred Non Tobacco User Rate Category

| Issue Age | \$100,000 of Coverage | | \$250,000 of Coverage | | \$500,000 of Coverage | | \$1,000,000 of Coverage | |
|-----------|-----------------------|---------|-----------------------|----------|-----------------------|----------|-------------------------|----------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 20-35 | \$25.27 | \$21.39 | \$42.95 | \$35.06 | \$85.90 | \$70.12 | \$171.80 | \$140.25 |
| 36 | \$26.05 | \$22.15 | \$44.48 | \$36.82 | \$88.96 | \$73.63 | \$177.91 | \$147.27 |
| 37 | \$27.61 | \$23.54 | \$46.99 | \$39.24 | \$93.97 | \$78.47 | \$187.95 | \$156.95 |
| 38 | \$30.10 | \$24.99 | \$50.49 | \$42.66 | \$100.99 | \$85.33 | \$201.98 | \$170.65 |
| 39 | \$31.97 | \$26.49 | \$53.74 | \$47.13 | \$107.48 | \$94.25 | \$214.96 | \$188.51 |
| 40 | \$34.09 | \$28.67 | \$58.97 | \$51.42 | \$117.94 | \$102.85 | \$235.88 | \$205.70 |
| 41 | \$36.60 | \$30.87 | \$64.91 | \$56.70 | \$129.82 | \$113.41 | \$259.63 | \$226.82 |
| 42 | \$39.57 | \$33.55 | \$73.40 | \$62.19 | \$146.80 | \$124.38 | \$293.59 | \$248.75 |
| 43 | \$42.88 | \$36.60 | \$83.13 | \$69.50 | \$166.27 | \$139.01 | \$332.54 | \$278.02 |
| 44 | \$46.65 | \$39.78 | \$92.57 | \$77.13 | \$185.15 | \$154.25 | \$370.29 | \$308.50 |
| 45 | \$50.21 | \$41.23 | \$100.78 | \$81.50 | \$201.56 | \$163.00 | \$403.13 | \$326.00 |
| 46 | \$55.90 | \$45.02 | \$112.74 | \$89.57 | \$225.48 | \$179.14 | \$450.97 | \$358.29 |
| 47 | \$62.09 | \$48.14 | \$124.03 | \$96.27 | \$248.06 | \$192.54 | \$496.12 | \$385.09 |
| 48 | \$68.55 | \$51.54 | \$136.57 | \$105.00 | \$273.14 | \$209.99 | \$546.28 | \$419.98 |
| 49 | \$77.79 | \$56.71 | \$154.65 | \$115.40 | \$309.30 | \$230.79 | \$618.59 | \$461.58 |
| 50 | \$86.41 | \$61.03 | \$173.44 | \$125.66 | \$346.89 | \$251.31 | \$693.77 | \$502.62 |
| 51 | \$94.99 | \$66.34 | \$192.60 | \$136.89 | \$385.20 | \$273.77 | \$770.40 | \$547.55 |
| 52 | \$104.05 | \$72.80 | \$218.45 | \$152.46 | \$436.90 | \$304.91 | \$873.79 | \$609.83 |
| 53 | \$114.53 | \$79.59 | \$246.36 | \$168.83 | \$492.71 | \$337.67 | \$985.42 | \$675.34 |
| 54 | \$129.44 | \$88.62 | \$283.89 | \$190.17 | \$567.79 | \$380.35 | \$1,135.58 | \$760.69 |
| 55 | \$142.98 | \$97.75 | \$319.23 | \$211.02 | \$638.46 | \$422.04 | \$1,276.92 | \$844.08 |

- The Premiums shown reflect the current rate and benefit structure for the Super Preferred (non-tobacco user) category for the initial 20 year term. In order to be eligible for this rate, you must be able to meet ReliaStar Life's underwriting standards and be a non-tobacco user.
- If you would like tobacco user rates, Preferred (non-tobacco user) rates, or if you have interest in an amount of coverage not illustrated above please contact ISI DIRECT at 1-888-ISI-1959.

Plan Administered by:



Administrative Center • 305 Carteret Street • Beaufort, South Carolina 29902

ISI Direct: 1-888-ISI-1959

Fax: 843-525-9992

Plan Underwritten by:



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

ING Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association members and their employees. It offers insurance programs to more than 250 professional associations and their members nationwide.

Insurance products provided by ReliaStar Life Insurance Company and other affiliated companies which are wholly owned indirect subsidiaries of ING Groep, N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance and asset management businesses in over 50 countries worldwide. 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.

Policy Form LP00GP