Group Term Life Insurance - 10 Year Level Premium

For 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 is designed to stay level for up to 10 years. With our plan, the initial premium will not change for the first 10 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy with 60 days advance 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, not to exceed member's amount of coverage. 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 Ten 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 65 who are actively at work are eligible for coverage. Your spouse is eligible to apply for coverage through age 65 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 $3.75 per $25,000 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. Receipt of accelerated benefits may be taxable. Assistance should be sought from a personal tax advisor.

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.

Submit the completed Application Form.
Complete, sign, date and mail your Application Form to:

ISI ADMINISTRATIVE CENTER
P.O. Box 2327 • Beaufort, SC 29901
ISI Direct: 1-888-ISI-1959 • Fax: 866-871-2170

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 and Accelerated Life benefits are subject to additional exclusions. Please read your insurance certificate for details.

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

Age at Issue	$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	$18.27	$16.20	$31.05	$26.55	$62.10	$53.10	$124.20	$106.20
36	$18.45	$16.65	$31.50	$27.68	$63.00	$55.35	$126.00	$110.70
37	$19.17	$17.55	$32.63	$29.25	$65.25	$58.50	$130.50	$117.00
38	$20.52	$18.45	$34.43	$31.50	$68.85	$63.00	$137.70	$126.00
39	$21.42	$19.35	$36.00	$34.43	$72.00	$68.85	$144.00	$137.70
40	$22.50	$20.70	$38.93	$37.13	$77.85	$74.25	$155.70	$148.50
41	$23.85	$22.05	$42.30	$40.50	$84.60	$81.00	$169.20	$162.00
42	$25.47	$23.67	$47.25	$43.88	$94.50	$87.75	$189.00	$175.50
43	$27.27	$25.47	$52.88	$48.38	$105.75	$96.75	$211.50	$193.50
44	$29.25	$27.27	$58.05	$52.88	$116.10	$105.75	$232.20	$211.50
45	$31.95	$28.80	$64.13	$56.93	$128.25	$113.85	$256.50	$227.70
46	$34.92	$30.87	$70.43	$61.43	$140.85	$122.85	$281.70	$245.70
47	$38.07	$32.40	$76.05	$64.80	$152.10	$129.60	$304.20	$259.20
48	$41.22	$34.02	$82.13	$69.30	$164.25	$138.60	$328.50	$277.20
49	$45.27	$36.27	$90.00	$73.80	$150.00	$147.60	$300.00	$295.20
50	$49.32	$38.25	$99.00	$78.75	$198.00	$157.50	$396.00	$315.00
51	$53.82	$41.22	$109.13	$85.05	$218.25	$170.10	$436.50	$340.20
52	$57.87	$44.37	$121.50	$92.93	$243.00	$185.85	$486.00	$371.70
53	$62.55	$47.52	$134.55	$100.80	$269.10	$201.60	$538.20	$403.20
54	$68.22	$50.85	$149.63	$109.13	$299.25	$218.25	$598.50	$436.50
55	$74.07	$54.72	$165.38	$118.13	$330.75	$236.25	$661.50	$472.50
56	$80.55	$57.87	$180.68	$126.00	$361.35	$252.00	$722.70	$504.00
57	$87.12	$61.47	$197.55	$133.88	$395.10	$267.75	$790.20	$535.50
58	$95.40	$64.62	$216.68	$142.43	$433.35	$284.85	$866.70	$569.70
59	$104.40	$68.85	$238.50	$153.00	$477.00	$306.00	$954.00	$612.00
60	$115.02	$74.25	$263.93	$166.05	$527.85	$332.10	$1,055.70	$664.20
61	$126.90	$81.27	$293.18	$183.38	$586.35	$366.75	$1,172.70	$733.50
62	$139.77	$89.10	$327.38	$203.63	$654.75	$407.25	$1,309.50	$814.50
63	$155.25	$98.55	$365.18	$227.25	$730.35	$454.50	$1,460.70	$909.00
64	$172.80	$108.90	$407.25	$251.55	$814.50	$503.10	$1,629.00	$1,006.20

- The Premiums shown reflect the current rate and benefit structure for the Super Preferred (non-tobacco user) category for the initial 10 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.

- Rates shown above are as of July 1, 2015.

Plan Administered by:

ISI Administrative Center
P.O. Box 2327 • Beaufort, SC 29901
ISI Direct: 1-888-ISI-1959 • Fax: 866-871-2170

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

Policy Form LP00GP

Plan Underwritten by:

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

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