

Plan Summary

Guaranteed Issue Term Life Insurance for members of The Bar Association of Metropolitan St. Louis

No exams. No tests. Your acceptance is guaranteed.¹ If you act between February 15, 2020 and April 15, 2020.

As a member of The Bar Association of Metropolitan St. Louis, you have access to Guaranteed Issue Term Life Insurance from Metropolitan Life Insurance Company.

Q. What is this Member Guaranteed Issue Term Life Insurance offer?

A. Because of a new partnership between The Bar Association of Metropolitan St. Louis and Insurance Specialists, Inc., members of The Bar Association of Metropolitan St. Louis can enroll, for a limited time, in the MetLife Group Term Life Insurance plan with no underwriting. Your acceptance is guaranteed.¹

Q. Who is eligible for coverage?

A. Members age 59 and under are eligible.

Q. What are the coverage amounts available?

A. Members under age 50 \$100,000
 Members age 50 – 54 \$25,000
 Members age 55 – 59 \$15,000

Q. Is there a time limit on this Guaranteed Issue offer?

A. Yes. You have from February 15, 2020 until April 15, 2020 to enroll.

Q. Will this group plan pay in addition to other coverage?

A. Yes. This plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends — even if you change jobs.

Q. What are the renewal terms of this coverage?²

A. Your coverage cannot be cancelled as long as you pay your premium when due, continue to be a member, have not reached age 75, the group policy remains in force, insurance continues for your class and the association continues to participate in insurance trust.

Q. What if I want more coverage than what is available through this offer?

A. As a member, you can apply for up to \$1,500,000 of coverage by completing our standard application that includes medical questions.

Q. How much does this plan cost?

A. Look at the chart below to find your rate.³

Quarterly Term Life Premiums

Age	Benefit Amount	Male	Female
Non-Smoker⁴			
25-29	\$100,000	\$12.00	\$9.00
30-34	\$100,000	\$12.00	\$9.00
35-39	\$100,000	\$18.00	\$15.00
40-44	\$100,000	\$30.00	\$24.00
45-49	\$100,000	\$45.00	\$36.00
50-54	\$25,000	\$17.25	\$15.00
55-59	\$15,000	\$15.30	\$13.50

Other payment modes are available. Please call Insurance Specialists, Inc. at 1-888-474-1959 for a full list of ages, rates and benefit amounts.

Q. What additional plan benefits are included?

A. The following additional plan benefits are included:

Accelerated Benefits Option:⁵ You can receive up to 80% of your life insurance benefit (to a maximum of \$500,000, whichever is less) in the event that you become terminally ill and are diagnosed with less than 24 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Will Preparation Services:⁶ Offers you and your spouse unlimited face-to-face or telephone meetings with an attorney, from Hyatt Legal Plans’ network of more than 14,000 participating attorneys, to prepare or update a will, living will, and Power of Attorney.

Estate Resolution Services:⁶ Estate representatives and beneficiaries may receive unlimited face-to-face legal assistance with probating your and your spouse’s estates. Beneficiaries can also consult an attorney, from Hyatt Legal Plans’ network of more than 14,000 participating attorneys, for general questions about the probate process.

Don’t miss out on this important benefit offer.

If you have any questions or would like a premium for an age or amount not shown here, please call Insurance Specialists, Inc. at 1-888-474-1959 or email sales@ISI1959.com



1. You must be performing your normal activities of a person of like age and sex, with like occupation or retired status on the date insurance would otherwise take effect for coverage to be effective.
2. Coverage reduces at age 65 to 75% of the face value and at age 70 to 50% of the face value amount before age 65.
3. Rates are subject to change.
4. Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines. Premiums shown for each age are quarterly rates for the initial premium period and are adjusted when you reach a new age bracket every five years until age 75 when coverage terminates. Rates for tobacco users are available from the plan administrator. Spouse coverage cannot exceed the member's elected amount of coverage.
5. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
6. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Coverage may not be available in all states. Please contact Insurance Specialists, Inc. at 1-888-474-1959 for additional details.

Policy Form # 151697-1-G

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

This is meant to be a brief summary of the plan benefits and limitations. These benefits are subject to the terms and conditions of the contract between MetLife and ISI and are subject to each state's laws and availability.

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