

EXPRESS GROUP TERM LIFE INSURANCE

Insurance Summary - Simplified Acceptance¹

Chances are, you already have insurance for your home, car, and other valuables against potential damages or losses. Similarly, you should consider securing your family's financial stability in unforeseen circumstances, like the sudden loss of a loved one. Term Life insurance offers a valuable solution by providing a death benefit payment to designated beneficiaries in the event of a passing. This lump sum payment can offer crucial financial support, ensuring your loved ones are taken care of during difficult times.

Insurance Specialists, Inc. (ISI) has negotiated exclusive rates for your Association to provide quality insurance products underwritten by New York Life Insurance Company, the largest mutual insurance company in the United States.*

Eligibility

All Active Members² in good standing under the age of 60, their spouses under the age of 60, and unmarried dependent children under the age of 26.

Maximum Benefit Amount

For the Member

Age	Amount
Under the age of 50	An amount from the minimum of \$25,000 up to \$250,000, in \$5,000 increments.
Ages 50-59	An amount from the minimum of \$25,000 up to \$150,000, in \$5,000 increments.
Full-Time Employees of Members (subject to age limitations)**	An amount from the minimum of \$25,000 up to \$250,000, in \$5,000 increments.

For the Member's Spouse

Age	Amount
Under the age of 50	An amount in \$50,000 increments up to \$250,000 or 100% of the Member's Term Life insurance amount, whichever is less.
Ages 50-59	An amount in \$50,000 increments up to \$150,000 or 100% of the Member's Term Life insurance amount, whichever is less.

Coverage for member and spouse reduces to 75% of the benefit amount in force the day before reaching 65. When member and spouse reach age 70, coverage reduces to 50% of the benefit amount in force the day before they reached age 65.

For the Member's Dependent Children

Age	Amount
Age 15 days to under age 26	Option 1 – \$5,000
	Option 2 – \$10,000

*Based on revenue as reported by "Fortune 500 ranked within Industries, Insurance: Life, Health (Mutual)," Fortune magazine, 6/4/24. For methodology, please see <https://fortune.com/franchise-list-page/fortune-500-methodology-2024/>

**Employee coverage is not available for employees of members for U.S. Equestrian Federation or U.S. Fencing Association.

Rates at a Glance

Monthly Premium Rates per \$50,000 to \$250,000 of Insurance

Insured Members and Insured Spouses

Coverage Amount				
Age	MALE		FEMALE	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Before 30	\$3.50	\$2.00	\$2.50	\$1.50
30-34	\$3.50	\$2.00	\$2.50	\$1.50
35-39	\$5.00	\$3.00	\$4.00	\$2.50
40-44	\$8.50	\$5.00	\$7.00	\$4.00
45-49	\$13.00	\$7.50	\$10.50	\$6.00
50-54	\$20.00	\$11.50	\$17.50	\$10.00
55-59	\$29.50	\$17.00	\$26.50	\$15.00
60-64	\$67.50	\$38.50	\$61.00	\$34.50
65-69*	\$108.00	\$61.00	\$102.50	\$58.50
70-74*	\$207.00	\$118.50	\$165.50	\$94.50

Rates above are for Active Members² and Full-Time employees of Members except for members of U.S. Equestrian Federation and U.S. Fencing Association (see rates below).

Monthly Rates for U.S. Equestrian Federation and U.S. Fencing Association Insured Members

and Insured Spouses

Coverage Amount				
Age	MALE		FEMALE	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Before 30	\$5.00	\$3.00	\$3.00	\$2.00
30-34	\$5.50	\$3.50	\$3.50	\$2.50
35-39	\$8.00	\$5.00	\$6.00	\$4.00
40-44	\$13.50	\$7.50	\$10.00	\$5.50
45-49	\$19.50	\$10.50	\$15.00	\$7.50
50-54	\$29.00	\$16.00	\$24.50	\$12.50
55-59	\$44.00	\$23.00	\$38.50	\$19.00
60-64	\$91.00	\$47.00	\$79.00	\$40.00
65-69*	\$147.50	\$75.50	\$132.00	\$66.50
70-74*	\$268.00	\$142.50	\$210.00	\$108.50

*Renewal rates only.

Rates shown are the current monthly Term Life premiums for male/female smokers and non-smokers, as of 2024. Other payment modes are available, please contact ISI at **888-474-1959** for a full list of rates and benefit amounts. Rates increase at these 5-year age intervals. Coverage ends at age 75 for member and spouse, for child(ren) age 26. Coverage for dependent children is available at an additional \$6.00 per \$5,000 of coverage per month.

The premium contributions shown reflect the current rate and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date, but not more than once in any 12-month period, and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds. For example, a class of insureds is a group of people with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the ISI Insurance Trust.

Accelerated Death Benefit Option³

You can receive up to 80% of your Term Life insurance proceeds to a maximum of \$200,000 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. If your coverage is scheduled to reduce due to age within one year such request is approved, the benefit payable is 80% of this reduced amount. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

This policy includes benefits for Accidental Death and Dismemberment and Chronic Illness. Please contact ISI at 888-474-1959 for more information.

Don't miss out on this important benefit offer.

Call us today at **888-474-1959**

Frequently Asked Questions

Is a medical exam required?

The ISI Express Term Life Insurance offer includes only five medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that.¹

What can I expect to pay for this coverage?

Here's an example:

A 40-year old male member purchasing \$250,000 of coverage will pay just \$25.00 per month, or \$300.00 per year. U.S. Equestrian Federation and U.S. Fencing Association Members will pay just \$37.50 per month, or \$450.00 per year. This assumes the member qualifies for the non-smoker rate.

A 40-year old female member purchasing \$250,000 of coverage will pay just \$20.00 per quarter, or \$240.00 per year. U.S. Equestrian Federation and U.S. Fencing Association Members will pay just \$27.50 per month, or \$330.00 per year. This assumes the member qualifies for the non-smoker rate.

When will my coverage become effective?

Coverage will take effect on the first or fifteenth of the month after your application is approved, you provide medical evidence of insurability if required, are performing the normal activities of a person in good health of like age (NC Residents: a person of like age), health status remains the same the day the insurance becomes effective and pay the premium when due. You must be an insured member for coverage for your dependent spouse and children to take effect.

If you are not performing the normal activities of a person in good health of like age on the date insurance would have taken effect, coverage will become effective the day you are performing such activities and you are still eligible.

Will this insurance pay in addition to other coverage?

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

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, you and your have not reached age 75 or age 26 for your children, remain in an eligible class, the insurance continues for your class and the policy remains in force or you request to end insurance. For life insurance, the day your amount of coverage less any Accelerated Death Benefit paid equals zero or less. For AD&D, you begin Active Duty in the Armed Forces or the Principal Sum is paid in full. For insured dependents, coverage ends if your spouse ceases to be your lawful married spouse or your insured children marries or becomes an insured member. Please see the certificate of insurance for details.

Would I have the ability to continue coverage, should my insurance end?

If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into a Whole Life insurance policy from New York Life Insurance Company without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within two years from the date life insurance for you takes effect; and when the member or dependent enrolled for such insurance the member or dependent intended to commit suicide.

Free-Look Period

If you are not satisfied with your coverage for any reason, you may return your Certificate of Insurance within 30 days, without claim, for a full refund of premiums paid.

¹May be subject to full underwriting based on age, coverage amount and health condition.

²You must be a member of an ISI Insurance Trust participating association to qualify for this insurance benefit. Participating Associations are: Akron Bar Association, Alabama State Bar, American Mountain Guides Association, American Osteopathic Association, American Society of Acupuncturists, Atlanta Bar Association, DeKalb County Bar Association, Georgia Trial Lawyers Association, Indianapolis Bar Association, Kansas Bar Association, Los Angeles County Bar Association, Louisiana Dental Association, Maricopa County Bar Association, Massachusetts Nurses Association, Mississippi Association for Justice, Mississippi Dental Association, Mississippi Society of Certified Public Accountants, Missouri Society of Certified Public Accountants, New Haven County Bar Association, Orange County Bar Association, Student Osteopathic Medical Association, National Press Club, US Fencing Association and US Equestrian Federation.

³Receipt of the Accelerated Death Benefit may affect your eligibility for public assistance programs and may be taxable. Prior to applying to receive such benefits, you should consult with the appropriate social services agency and seek the advice of a qualified tax advisor.

In some cases a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify.

Coverage may not be available in all states. Please contact ISI at 888-474-1959 for more information.

Rates may be changed on the entire group insurance or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy/exhibits. Benefits are subject to change upon agreement between New York Life Insurance Company and the participating organization.

All insurance and insurance effective dates are subject to final underwriting approval.

The aggregate maximum across all group life policies you are eligible to apply for through New York Life Insurance Company is \$1,500,000.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy issued by New York Life to the ISI Insurance Trust. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy. Please contact your insurance administrator at 888-474-1959 for costs and complete details.

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Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on policy form GMR-FACE/G-31136-0.

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