



FAQs

Frequently Asked Questions



Guaranteed Issue Term Life Insurance for Members of the Missouri Society of Certified Public Accountants

No exams. No tests. Your acceptance is guaranteed.* If you act by October 31, 2019

As a member of the Missouri Society of Certified Public Accountants you have access to Guaranteed Issue Term Life Insurance from MetLife.

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

A. Because of a new partnership between the Missouri Society of Certified Public Accountants and Insurance Specialists, Inc., members of the MSCPAs can enroll, for a limited time, in the MetLife Group Term Life Insurance plan with no underwriting. Your acceptance is guaranteed!*

Q. Who is eligible for this offer?

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 60 days 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?

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. Coverage reduces at age 65 to 75% of the face value and to 50% (of the 75%) at age 70.

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.

Look at the chart below to find your rate.¹

Quarterly Term Life Premiums**

Age	Benefit Amount	Non-Smoker	
		Male	Female
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

Valuable built-in features of the Group Term Life Insurance plan

Estate Resolution Services²

A Hyatt Legal Plan attorney will consult with your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator.

Total Control Account^{®3}

This settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life insurance payment of \$5,000 or more. The Total Control Account can help give beneficiaries time to decide what to do with their proceeds during a difficult time.

Accelerated Benefits Option⁴

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. Living benefits are subject to certain exclusions, which are listed in the certificate of insurance. Receipt of living benefits may be taxable.

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 sales@ISI1959.com.

* You must be performing the 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.

** 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.

1. Rates are subject to change.

2. MetLife Estate Resolution Services is 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. 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.

3. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.

4. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family.

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. For a complete review of terms, conditions, limitations and exclusions please refer to the certificate of insurance. Please call Insurance Specialists, Inc. at 1-888-474-1959 for information.



Insurance underwritten by:

MetLife

Metropolitan Life Insurance Company
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