

Simplified Issue

GROUP TERM LIFE INSURANCE

*Because life is filled with new reasons
to plan ahead.*

CHANCES ARE, you already recognize the need to protect your family's well-being. And you know life insurance plays a valuable role in your overall financial planning. Yet, you may not realize that as life changes so do your life insurance needs.

This plan for Association Members gives you the opportunity to apply for up to \$200,000 of group term life coverage at affordable group rates. Whether you're buying life insurance for the first time or adding to an existing policy, this coverage helps to ensure that your family's financial future is adequately protected. It can play an important role in helping to:

- *Pay your mortgage*
- *Pay off other debts*
- *Fund a child's education*
- *Protect valuable assets*
- *Pay funeral costs and other final expenses*

As you plan ahead, it's important to take measures to ensure your family's dreams remain intact – even if they should suddenly be without you. This Association Simplified Issue Group Term Life Insurance plan is the affordable solution. It can bring a feeling of security to your loved ones and peace of mind to you.

***Help protect your family's
financial future.***

***Call 1-888-474-1959 or mail back
the enclosed application today.***

Reliable Coverage...

ReliaStar Life Insurance Company, Home Office: Minneapolis, MN, is a member of the Voya® family of companies. ReliaStar is a rated A (Excellent) - the third highest of 15 ratings - by A.M. Best, one of the most respected independent analysts of the insurance industry. A.M. Best assigns ratings from A++ to F based on a company's financial strength and ability to meet obligations to contract holders.

... Backed by Outstanding Service

This endorsed insurance plan is administered by Insurance Specialists, Inc. PO Box 2327, Beaufort, SC 29901, a leader in insurance plan administration. Count on Insurance Specialists, Inc. to provide you with valuable plan benefits at competitive rates - all supported by responsive, personal service.

Any questions? Call 888-ISI-1959

**ONLINE
ENROLLMENT**
Now Available

Simplified Issue GROUP TERM LIFE INSURANCE

An easy and affordable way to increase your family's security

UP TO \$200,000 TERM LIFE PROTECTION

Association Members, under age 40 can apply for \$200,000 of term life coverage. Members under age 50 can apply for \$100,000 of coverage. Members under age 60 can apply for \$50,000 of coverage. With competitive benefits and group rates!

A PAY-OUT OPTION DURING YOUR LIFETIME

If you are diagnosed with a medical condition with a life expectancy of 24 months or less, you may apply for an accelerated payment of half of your term life benefit amount, provided you have at least \$10,000 of coverage. Use the money to pay for medical expenses or make the most of your time with your family. The remaining 50% of your term life benefit will be paid to your beneficiary. Receipt of accelerated benefit payments may be taxable. Assistance should be sought from a personal tax advisor.

ELIGIBILITY FOR THIS PLAN

All eligible Association Members age 18 to 60 who are actively at work are eligible for coverage. Your spouse, under age 50, is eligible to apply for \$100,000 of term life coverage, if able to conduct the normal activities of a person of like age and gender, and is in good health.

YOUR DEPENDENTS ARE ELIGIBLE FOR COVERAGE

Coverage of \$10,000 is also available on your children, at a quarterly rate of \$12.00. One premium covers all eligible children, ages 15 days to 20 years, or to age 27 if a full-time student.

INDIVIDUAL WHOLE LIFE POLICY CONVERSION OPTION

If you or your spouse later become ineligible to continue this group coverage, conversion to an individual whole life policy is available.

BENEFICIARY

You may select your beneficiaries, and you may change beneficiaries at any time. A Dependent's beneficiary is the Member.

LEVEL COVERAGE FOR 10 YEARS

After your 10-year level term period ends, you can enter another 10-year level term period or move into our 5-year age-banded life plan, depending on your age and evidence of insurability. 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%, with a proportionate reduction in premium. Coverage will reduce to 50% of original coverage amount at age 70, with a proportionate reduction in premium, and terminate at age 75. Coverage is subject to renewal by the ISI Insurance Trust (with continued participation by the Association) and timely premium payment.

EFFECTIVE DATE

Coverage will become effective the first of the month following approval of the application and receipt of the first premium payment.

RATES DESIGNED TO REMAIN LEVEL

The monthly group premiums are based on each person's gender, tobacco use status and age when you apply. Rates will not increase during your 10-year term, just because you have health changes. The only way your premium could change is if the insurance company changes rates for everyone covered under the group policy.

The chart shows quarterly premiums that apply to each Covered Person and each spouse of a Covered Person.

QUARTERLY PREMIUMS - NON-TOBACCO USER RATES*

AGE AT ISSUE	\$200,000		\$100,000		\$50,000	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
18-35	\$41.94	\$37.80	\$20.97	\$18.90	\$10.49	\$9.45
36	\$43.20	\$38.70	\$21.60	\$19.35	\$10.80	\$9.68
37	\$45.00	\$41.04	\$22.50	\$20.52	\$11.25	\$10.26
38	\$47.34	\$42.84	\$23.67	\$21.42	\$11.84	\$10.71
39	\$50.40	\$45.90	\$25.20	\$22.95	\$12.60	\$11.48
40	n/a	n/a	\$26.37	\$24.12	\$13.19	\$12.06
41	n/a	n/a	\$28.35	\$26.10	\$14.18	\$13.05
42	n/a	n/a	\$30.42	\$27.90	\$15.21	\$13.95
43	n/a	n/a	\$32.67	\$30.15	\$16.34	\$15.08
44	n/a	n/a	\$35.55	\$32.40	\$17.78	\$16.20
45	n/a	n/a	\$38.25	\$34.65	\$19.13	\$17.33
46	n/a	n/a	\$41.85	\$36.45	\$20.93	\$18.23
47	n/a	n/a	\$45.72	\$38.70	\$22.86	\$19.35
48	n/a	n/a	\$49.77	\$41.22	\$24.89	\$20.61
49	n/a	n/a	\$54.00	\$43.47	\$27.00	\$21.74
50	n/a	n/a	n/a	n/a	\$29.61	\$23.31
51	n/a	n/a	n/a	n/a	\$32.31	\$24.66
52	n/a	n/a	n/a	n/a	\$35.10	\$26.24
53	n/a	n/a	n/a	n/a	\$38.25	\$27.81
54	n/a	n/a	n/a	n/a	\$41.76	\$29.70
55	n/a	n/a	n/a	n/a	\$45.45	\$31.95
56	n/a	n/a	n/a	n/a	\$49.41	\$34.11
57	n/a	n/a	n/a	n/a	\$53.69	\$36.36
58	n/a	n/a	n/a	n/a	\$58.41	\$39.15
59	n/a	n/a	n/a	n/a	\$63.81	\$41.99

*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 90 days advance written notice. Rates shown as of October, 2016.

Insurance provided by ReliaStar Life Insurance Company, a member of the Voya® family of companies. This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Product provisions and availability may vary by state.