

Decide today to add important financial security for those who depend on you

This plan gives you a quick, convenient way to help give your family the insurance protection you want them to have:

- > You may apply for up to \$1,000,000
- > Your spouse may also apply for up to \$1,000,000
- > Dependent child(ren) coverage also available

Highlights of this plan include:

- > Economical group rates
- > Renewable coverage to age 70
- > An accelerated death benefit
- > Conversion option
- > Optional AD&D benefits

Applying is easy – send no money now!

If you have any questions, please contact our insurance specialists at 1-888-272-6656.

See inside for more details and your
economical group cost



Risk-free opportunity

If you change your mind, you can return your Certificate of Insurance within 30 days after receiving it and obtain a full refund of any premium paid.

EXCLUSIONS AND LIMITATIONS: If a person's age, sex or any other data is misstated, the correct data will be used to determine if insurance is in force. If insurance is in force, the premium and/or benefits will be adjusted according to the facts. If a covered person commits suicide within two years from the date his insurance takes effect, benefits will be limited to the premiums paid, plus interest.

Exclusions for optional AD&D: No benefits will be paid for any loss that results from or is caused directly, indirectly, wholly or partly by suicide or intentionally self-inflicted injury; insurrection, war or act of war; a physical or mental sickness, or treatment of that sickness; voluntary intake of poison, drugs, gas or fumes, unless taken as prescribed by a physician; committing a crime or an attempt to do so; being intoxicated or under the influence of any drug, unless taken as prescribed by a physician; active military duty in the service of any country; flight in any type of aircraft, unless you travel as a fare-paying passenger, or on a pass, and if the aircraft is licensed to carry passengers, the carrier is licensed to fly such aircraft, the aircraft is flown by a licensed pilot, and the flight is regularly scheduled between established airports. LOSS OF SIGHT means total loss of sight which cannot be restored by surgical or other means. LOSS OF HAND means that a hand is permanently severed at or above the wrist. LOSS OF FOOT means that a foot is permanently severed at or above the ankle.

A SOLID INSURER: This plan is underwritten by The United States Life Insurance Company in the City of New York. This is only a brief summary of benefits and is subject to the terms, conditions, exclusions and limitations of group policy number G-610,101, form number G-19000. Coverage may vary and may not be available in all states.

Administered by:



1500 Riverfront Drive • Little Rock, AR 72202
1-501-664-8791 • 1-888-272-6656
www.regions.com

Underwritten by:

The United States Life Insurance Company in the City of New York

New York, New York
www.americangeneral.com

The underwriting risks, financial and contractual obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility.

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For more information call
888-272-6656
or 1-501-664-8791

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It's easy to give your family the security this plan provides



Group Term Life Insurance

for members of the
Arkansas Bar Association



A few minutes of your time right now could mean the world to your loved ones later

Choose this term life insurance plan to help protect your family's financial future

For most families, life insurance isn't a luxury – it's a necessity. Your household's bills and expenses won't go away if you're no longer there.

This term life plan combines economical group rates with high-limit insurance protection to form a no-frills group plan offering you one of the best life insurance values available. Apply now and help ease the worry and concern for your loved ones' financial future.

Apply for up to \$1,000,000 in coverage at competitive group rates

Group purchasing power means you receive quality coverage at budget-friendly group rates. As a member in good standing, under age 60, you may apply for coverage amounts ranging from \$50,000 to \$1,000,000 (in increments of \$25,000). Your lawful spouse, if under age 60, may apply for coverage amounts ranging from \$50,000 to \$1,000,000 (in increments of \$25,000). Unmarried, dependent children, typically at least 15 days old and under age 19 (19-23 if a full-time student) are also eligible to apply. (Subject to state variations.)

Premiums won't change due to health

Once accepted, your premium will not increase due to changes in your health. The insurance company does reserve the right to change premium rates, but may only do so for all insureds covered under the group policy and with 60 days written notice.

Renew up to age 70

Coverage for you and your spouse, if applying, will end when you reach age 70, at the end of the period for which the last premium has been paid for you, if the group policy ends, if insurance ends for your class, or if you cease to be a member in good standing with the Arkansas Bar Association. Coverage for your dependent child(ren), if insured will end if your insurance ends under the group policy, the group policy is changed to end dependents' life insurance, the person ceases to be a dependent; or at the end of the period for which the last premium has been paid for the dependent.

Conversion privilege

When you reach age 70, or if your insurance ends for a reason other than non-payment of premium, you may buy an individual life insurance policy from the insurance company during the conversion period without providing evidence of insurability.

Accelerated death benefit

If you or your spouse, if applying, become terminally ill and are under the age of 70, you may elect to receive an amount up to 60%

(less the discount) of your life insurance benefit, up to a maximum of \$250,000. The remaining benefit then becomes payable to your beneficiary after your death.

Terminal illness is a medical condition which is expected to result in the insured person's death within six months and from which the insured person is not expected to recover. You are eligible for this benefit after a waiting period of 180 consecutive days, which begins on the date your insurance takes effect. Accelerated death benefits are not payable if you have made an absolute assignment of your life insurance under the group policy, all or part of your life insurance under the group policy is to be paid to your child(ren) or former spouse as part of a court approved divorce agreement, the insurance company does not receive written consent by any irrevocable beneficiary, or the terminal illness is a result of intentional self-inflicted injury or attempted suicide. Receipt of accelerated death benefits may be taxable. Consult your tax advisor for details.

Effective date of coverage

Coverage will begin on the first day of the month coinciding with or next following the date your application is approved, provided the required premium is paid. You, and your spouse if applying, must be able to perform the normal activities of a person of like age and sex, with like occupation or retired status, on the date the insurance is to take effect. Otherwise, the insurance will take effect on the day you resume such activities. Your dependent children must not be hospitalized on the date insurance is to take effect. Otherwise, the insurance will take effect on the day after they have been discharged. Depending on the amount of coverage applied for, a paramedical exam may be required, which will be scheduled at your convenience and at no cost to you. Acceptance is subject to evidence of insurability as determined by the underwriting company.

Optional AD&D benefit

You and/or your spouse can choose to add an optional accidental death and dismemberment (AD&D) benefit to your policy with coverage amounts ranging from \$50,000 up to \$1,000,000 (in increments of \$25,000). This option will pay an additional benefit you choose if you suffer a loss solely as a result of an injury caused by an accident within 180 days of that accident. The full benefit amount is paid for loss of life, sight of both eyes, both hands, both feet or any combination of a foot, hand, or sight of one eye. One half the benefit amount is paid for loss of sight of one eye, one hand or one foot. Only one amount, the largest to which you are entitled, is paid for all losses resulting from one accident. Dependent children are not eligible for AD&D benefits.

Economical Group Term Life Insurance

Semi-annual premium rates for members and spouses

Male – Standard Rates

Member Age	\$250,000	\$500,000	\$1,000,000
Under 25	\$ 107.50	\$ 202.50	\$ 405.00
25-29	88.75	167.50	335.00
30-34	107.50	202.50	405.00
35-39	156.25	295.00	590.00
40-44	213.75	405.00	810.00
45-49	337.50	637.50	1,275.00
50-54	473.75	895.00	1,790.00
55-59	816.25	1,542.50	3,085.00
60-64*	1,113.75	2,105.00	4,210.00
65-69*	1,856.25	3,507.50	7,015.00

Female – Standard Rates

Member Age	\$250,000	\$500,000	\$1,000,000
Under 25	\$ 36.25	\$ 67.50	\$ 135.00
25-29	40.00	77.50	155.00
30-34	61.25	115.00	230.00
35-39	92.50	175.00	350.00
40-44	152.50	287.50	575.00
45-49	222.50	420.00	840.00
50-54	306.25	577.50	1,155.00
55-59	455.00	857.50	1,715.00
60-64*	730.00	1,380.00	2,760.00
65-69*	1,090.00	2,060.00	4,120.00

*Rates for age 60 and older are for renewal only.

Dependent Child(ren) Coverage – Semi-annual rate of \$1.20 for \$1,000 in coverage per child age 15 days to less than 6 months, and \$6.00 for \$5,000 in coverage per child age 6 months or more. Amount of dependent child(ren) coverage may vary by state law and is subject to limits imposed by individual states.

Optional AD&D Coverage – Semi-annual rate for each \$25,000 in coverage is \$5.25 for each insured individual.

Costs are based on the attained age of the applicant on the effective date and increase as each succeeding age bracket is reached. Coverage ends at age 70. To obtain rates for coverage amounts not shown, or for preferred or smoker rates, please contact our insurance specialists at 1-888-272-6656.

Apply today

- 1 Complete the brief application included with this brochure. Write in the amount of coverage you want for you and your spouse, and check if you want optional AD&D and dependent child(ren) coverage.
- 2 Date and sign the application.
- 3 Mail it back to us in the postage-paid envelope provided.

There's no need to send payment with your application.

If your application is approved, your Certificate of Insurance will be sent to you along with a premium notice. Your coverage will begin as detailed on this page, as long as your premium is paid within 30 days after receiving your Certificate of Insurance.