

## 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 that meets their needs:

- > 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
- > Once approved, your premium rate is scheduled to remain the same for 20 years
- > Renewable coverage to age 70
- > Accelerated death (living) benefit
- > Conversion option

## 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 you may have paid.

**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 that you resume such activities. Your dependent child(ren) 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.

**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 your insurance takes effect, benefits will be limited to the premiums paid, plus interest.

**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-610,094, 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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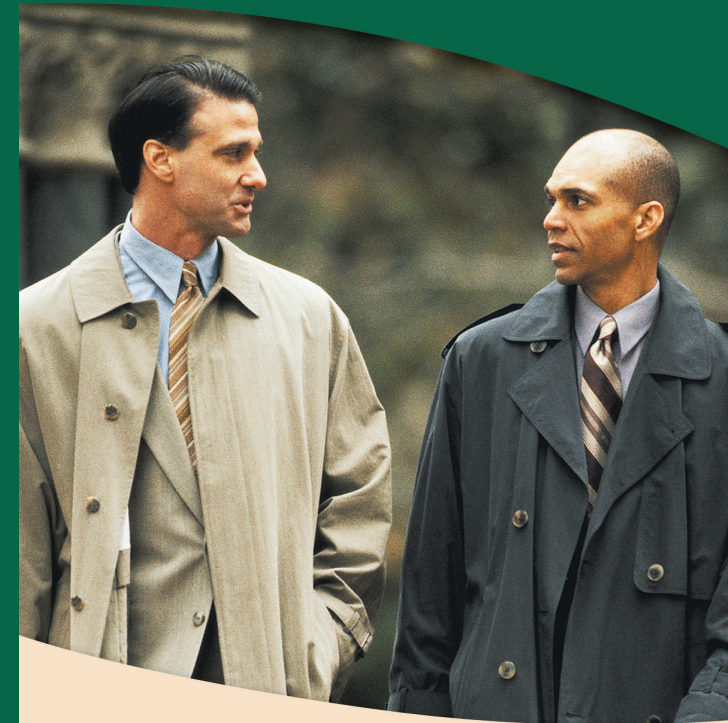
**For more information call  
888-272-6656 or 1-501-664-8791**

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# Easy, economical financial security for you and your family



## 20-Year Group Level Term Life Insurance for members of the Arkansas Bar Association



# Take advantage of this opportunity to help protect your family's financial future

## Economical, long-term insurance protection

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 help provide you one of the best life insurance values available. Apply now and ease the worry and concern for your loved ones' financial security.

## 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 50, you may apply for coverage amounts ranging from \$100,000 to \$1,000,000 (in increments of \$10,000). Your lawful spouse, if under age 50, may apply for coverage amounts ranging from \$100,000 to \$1,000,000 (in increments of \$10,000). Unmarried, dependent children, typically at least 15 days old and under age 19 (19-25 if a full-time student) are also eligible to apply. (Subject to state variations.)

## Level premiums for up to 20 years

Your individual premium is scheduled to remain level for the initial 20-year term period of the plan. Your premium will not increase during the initial term period due to your age or health status. Your premium contribution will be based on your entry age for the fixed 20-year term period. However, 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.

After the initial 20-year term period, you have the option of applying for a new level premium term life plan by providing satisfactory evidence of insurability at least three months prior to the end of the initial premium period if you are under age 50. If your application for a subsequent 20-year term period is approved, your premium contribution will be based on your age and health status at that time coverage becomes effective and will be scheduled to remain the same for the new 20-year term period.

## 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, insurance ends for your class, or 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.

## A medical exam is typically not required

In most cases, no medical exam will be required — simply answer the brief health questions on the application.\* 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.

\* Issuance of a Certificate of Insurance or payment of benefits may depend upon the answers given in the application and the truthfulness of those answers.

## Group Level Term Life Insurance

Semi-annual rates for members and spouses

### Male – Standard Rates

| Age | \$250,000 | \$500,000 | \$1,000,000 |
|-----|-----------|-----------|-------------|
| 25  | \$166.25  | \$ 312.50 | \$ 580.00   |
| 30  | 166.25    | 312.50    | 580.00      |
| 35  | 181.25    | 345.00    | 645.00      |
| 40  | 237.50    | 455.00    | 860.00      |
| 45  | 381.25    | 745.00    | 1,425.00    |

### Female – Standard Rates

| Age | \$250,000 | \$500,000 | \$1,000,000 |
|-----|-----------|-----------|-------------|
| 25  | \$128.75  | \$ 237.50 | \$ 420.00   |
| 30  | 128.75    | 240.00    | 425.00      |
| 35  | 157.50    | 295.00    | 530.00      |
| 40  | 206.25    | 395.00    | 725.00      |
| 45  | 286.25    | 552.50    | 1,030.00    |

**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.

The premium at which you enter the plan is projected to remain the same for the initial 20-year term period and will not change due to your age or a change in your health status. While premiums are projected to remain level for the initial term period, the insurance company does reserve the right to change rates for all insureds covered under the group policy only once in a 12-month period, with 60 days written notice to the group policyholder. Coverage terminates at age 70. To obtain rates for coverage amounts or ages 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 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 the back of this brochure, as long as your premium is paid within 30 days after receiving your Certificate of Insurance.