

Frequently Asked Questions

GUARANTEED ISSUE TERM LIFE INSURANCE

Underwritten by MetLife Insurance Company



Q. What is the guaranteed issue term life insurance offer?

A. ABA members, depending on their age, may enroll, for a limited time, in term life insurance with no underwriting. No exams. No tests. Your acceptance is guaranteed!¹

Q. Is there a time limit on this guaranteed issue offer?

A. Yes. You have 90 days from the date of offer to enroll.

Q. What if I want more coverage than what is available through this guaranteed issue offer?

A. Members may apply for up to \$3 million in coverage by completing our standard application that includes medical questions.

Q. How much life insurance do I need?

A. It may be more than you have now. You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they may not have enough life insurance to cover the many expenses their loved ones may face.

Q. What additional plan benefits are included?

A. The following additional plan benefits are included:

- **Accelerated Benefit Option²:** Receive a percentage of your life insurance in the event that you become terminally ill and are diagnosed with no more than a specified amount of time to live.
- **Total Control Account^{®3}:** Provides your loved ones with a safe and convenient way to manage life insurance proceeds. Automatic Benefit Increases: May increase your initial benefit amount.
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Q. How much does term life insurance cost?

A. It may be less expensive than you think. Flip over to the back side to see American Bar Association preferred group rates.



CURRENT MEMBER RATES

HOW MUCH WILL IT COST ME?

Benefit Amount : \$100,000	Current Monthly Rates	
	Non-Smoker	Smoker
Before Age 30	\$3.73	\$6.30
Age 30-34	\$4.27	\$7.20
Age 35-39	\$6.67	\$11.10
Age 40-44	\$10.40	\$16.80
Age 45-49	\$17.87	\$30.60
Age 50-54	\$30.67	\$50.70
Age 55-59	\$51.73	\$72.30

EXAMPLE
<i>The rate for a qualified 40 year old non-smoker member with \$100,000 in coverage is just \$10.40 a month — which is equivalent to only \$124.80 per year!</i>

Please note: rates may be changed on the entire group plan 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. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

ENROLL DURING YOUR ELIGIBILITY PERIOD BUT SEND NO MONEY NOW

You will receive a billing notice along with your Certificate of Insurance.

30-DAY FREE LOOK!

This is only a brief description of the policy's principal provisions and features. When you become insured, you will be sent a Certificate of Insurance, summarizing your coverage. If you're not completely satisfied with the terms of your Certificate, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will be sent a full refund—no questions asked!

Questions?

855-874-0264 | www.abainsurance.com/life100



¹ The amount of spouse or dependent coverage may vary by state laws and is subject to the limits imposed by the individual states.

² The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income 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 accelerated 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 accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

³ The 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.

Coverage may not be available in all states. Please contact your plan administrator for a full list of states.

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. Ask your MetLife representative, USI Affinity, for costs and complete details.

Insurance coverage is issued by Metropolitan Life Insurance Company, New York, NY 10166.

Policy number 160667-1-G

American Bar Association Insurance is administered by USI Affinity. Insurance is brokered and underwritten by third party brokers and insurance companies who determine eligibility and scope of coverage. All questions should be directed to the appropriate broker or insurer. The ABA receives revenue for its sponsored member insurance programs and the funds are applied to offset the cost of program oversight, support member benefits and subsidize approved programs.