How to Calculate Your Annual Premium Cost:

- **A)** Coverage amount:
- **B)** Divide by 1,000:
- **C)** Your Premium rate:
- **D)** Multiply Lines B and C:

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How Much Does Term Life Insurance Cost?

- **D0** = Non-smoker.
- **D1** = Never-smoker.
- **D2** = Former smoker.
- **D3** = Current smoker.

To buy term life insurance, you’ll need to provide New York Life with the following information:

1. **Coverage amount**: How much coverage do you need?
2. **Premium rate**: How much will the coverage cost you?
3. **Duration**: How long do you want the coverage?

Find your annual premium cost by multiplying your coverage amount by the premium rate.

Current Annual Select/Preferred Premiums per $1,000 of Coverage

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New York Life will not disclose such information to others except in the following circumstances:

- **MIB** (Medical Information Bureau) and other member companies where you apply for life insurance.
- **USI AFFINITY** or an MIB member company, medical or non-medical information in connection with underwriting and claims processes, as permitted by law.
- **New York Life** may release this information to the Plan Administrator, other insurance companies to which a claim for benefits may be submitted and to whom you apply for life insurance.
- **New York Life** may also make a brief report of your protected health information to MIB, but we will not disclose our specific notes or medical information to MIB.
- **New York Life** may choose to receive such information directly. You have the right to elect whether to provide information directly.

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Why not join the millions of insureds who have chosen to help protect their families with New York Life Insurance Company?
Nothing can replace the loss of a loved one. But life insurance could help provide the resources your family needs for a secure and comfortable future. As a member of the Pennsylvania Bar Association, you have an opportunity others don’t. The PBA Insurance Program has just together featured the 10-Year Level Term Life Insurance that are among the best in the market and help protect your family, your assets, and your legacy.

Eligibility & Coverage Amounts

Member:
The Pennsylvania Bar Association who are under age 70 and residents of the U.S. may apply for coverage amounts between $25,000 and $250,000 in $25,000 increments. Employees may apply for coverage amounts between $25,000 and $250,000 in $25,000 increments.

Spouse:
Coverage from a respected insurance carrier. This program gives you ease of mind knowing that your loved ones are protected.

Affordability

The PBA Insurance Program gives you access to buying power. Life insurance can be costly, but thanks to the buying power of this group association, you can often save a lot by buying in bulk.

Advocacy

For decades, the PBA has been sponsoring customized plans to meet the needs of Pennsylvania’s legal professionals. Our plan administrative (USI Affinity) offers a team of experts who are ready to answer questions and help you understand your options. This is your advocate, and we work hard to understand and work on your needs as an accounting professional.

Stability

PBA and USI Affinity have gone through the process of buying power. The PBA Insurance Program is a group association. As such, members find in the general market, you get the benefit of your diversification and buying power. Plus, as part of a group policy, you can never be singled out for a rate increase.

How much life insurance should I consider?

Many experts recommend at least 150% of your annual income. 30-Day Free Look If your coverage is approved, you will be sent a Certificate of Insurance naming your beneficiary(s) under the plan. If you are not satisfied with your decision, you may cancel your coverage within 30 days from the date insurance would otherwise have taken effect. Continued Coverage After the Initial 10-Yr. Term When Coverage Ends

Coverage will remain in force until the earlier of: (a) you or your spouse reaches age 80; (b) failure to pay premiums when due; (c) the Group Policy is terminated by New York Life or the Policymaker; (d) the Group Policy is modified to exclude the class of insured in which you belong; or (e) you elect to end coverage. Employee coverage remains in force until the earlier of: a) failure to pay premiums when due; b) the Group Policy is terminated by New York Life or the Policymaker; c) the Group Policy is modified to exclude the class of insured in which you belong; or d) you elect to end coverage. 3: Not available to residents of Massachusetts. Receipt of this benefit may affect your eligibility for public assistance programs and may be taxable. Prior to your request, you should consult with appropriate social service agencies and your tax advisor.

When Coverage Begins

For PBA members, spouses and employees of members, coverage becomes effective on the first day of the month following the date the application is approved, provided the initial premium is paid within 30 days after billing and any new proposed for insurance is performing the normal activities of a person in good health of the life on the approval date (NOTE: Residents of NC: a person of life age). If the policy proposed for insurance is not performing the normal activities of a person in good health on the effective date, coverage will become effective the day that person is performing normal activities, provided that the employee or member is not accelerated by reason of disability or by reason of being old age. If the date insurance would otherwise have taken effect, payment of a premium contribution does not mean coverage is in force.

4: FULL-TIME WORK means the active performance for pay or profit of the regular duties of one’s normal occupation on the basis of at least 30 hours per week.

When a death occurs, your beneficiary will be paid a benefit amount equal to the death benefit amount of the class of insured in which you belong. If your death, coverage for your dependant child may continue as described in the Certificate of Insurance.

3: You may apply for $25,000 of coverage for dependent children ages 14 days to 18 years as a result of death.

Dependent child coverage will be effective on the date your application is approved, provided the initial premium is paid within 30 days after the date the application is approved. Coverage will remain in force until the earlier of: a) failure to pay premiums when due; b) the Group Policy is terminated by New York Life or the Policymaker; c) the Group Policy is modified to exclude the class of insured in which you belong; or d) you elect to end coverage.

Payment of a premium contribution does not mean coverage is in force. Payment of a premium contribution does not mean coverage is in force.

30-Year Plan Features

Accelerated Death Benefit

Sometimes there are circumstances when you may need added financial support while you’re still living, and that’s where the Accelerated Death Benefit in this plan that will help if you, your insured spouse, or insured dependent child is diagnosed with a terminal illness. You can request a one-time advanced payment of 50% of the in-force coverage.

Use this benefit payment for any purpose you choose—

including additional medical expenses, personal care, and household expenses. Your beneficiaries still receive the remaining 50% of your death benefit. To qualify you must prove terminal illness and have a life expectancy of a year or less.

Handicapped Child Benefit

This plan gives important consideration to parents with special needs children. Once coverage is effective for your dependent and adult child, you may apply for coverage for dependent children ages 14 days to 18 years to provide income for

the months. You may also apply for $25,000 of coverage for dependent children ages 14 days to 18 years. The annual premium

covers all eligible dependent children, regardless of the number covered.

Employees may apply for coverage amounts between $25,000 and $250,000 in $25,000 increments.

Summary of Terms & Conditions

When a death occurs, your beneficiary will be paid a benefit amount equal to the death benefit amount of the class of insured in which you belong. If your death, coverage for your dependant child may continue as described in the Certificate of Insurance.

Will my needs ever change?

Your life insurance needs can change over time. It’s important to review your coverage on a regular basis to be sure it is kept pace with your changing life, lifestyle, and any other developments. Here are a few important areas that should trigger an insurance review, whether it’s your milestone or a family member’s.

When Reviewing Your Coverage

When reviewing your life insurance and other financial needs, you should consider:

INCOME

–  LIFE INSURANCE NEEDS  +

–  YOUR AGE  +

–  FUTURE NEEDS  +

–  FINAL EXPENSES FOR THE INSURED

–  SPAN OF YRS. TO SUPPORT BENEFICIARY

–  CURRENT & FUTURE INCOME REQUIREMENTS

–  DEPENDENT CHILDREN

–  FAMILY SIZE

–  RESOURCES

–  PORTFOLIO Objectives

–  INVESTMENT Strategy

–  EMPLOYER/BUSINESS objectives

–  CURRENT & FUTURE LIABILITIES

–  OTHER INSURANCE COVERAGE

–  TAX Considerations

–  OTHER FINANCIAL INSTRUMENTS

Examine these factors carefully to determine coverage amount.

1: The New York State Department of Financial Services receives payment as its share of the insured’s death benefit and any amount of insurance which has been in force for 1 year or more.

2: A person of like age).

Note: To be considered for eligibility for an insurance program or any non-payment of premium contributions.

3: As of 10/1/2019. MEC – basic level of insurance coverage. A lesser amount of insurance may be payable in the event of death of an insured who is a member of any class of insured.

4: Prior to you request, you should consult with appropriate social service agencies and your tax advisor.

5: Full-Time Work means the active performance for pay or profit of the regular duties of one’s normal occupation on the basis of at least 30 hours per week.