



The D.C. Bar 10-Year Level Group Term Life Insurance Plan
For Members and Their Families



PLAN | INVEST | PROTECT



Group Term Life Insurance

10-Year Level Premium

Features of the Plan

The plan provides eligible members and their spouse/domestic partner's with term life insurance protection with coverage and premiums designed to remain level for 10 years.¹ This group coverage is available to you as a member of the D.C. Bar. Administrative costs for group coverage are low, so you can save in premium costs and enjoy the benefits of the plan.

Member and Spouse/Domestic Partner Coverage

Members can apply for coverage in the amount you select, from \$100,000 to \$1,000,000. Your Spouse/Domestic Partner can apply for coverage amounts of \$100,000 to \$500,000, regardless of whether the member is insured or not.

Eligibility

Members under age 65 who are actively performing the normal duties of your occupation are eligible for coverage. Spouse/Domestic Partner's of Members under age 65 are eligible to apply for coverage.

Benefits

Apart from the added peace of mind of life insurance protection, the D.C. Bar Group Level Term Life Insurance Plan also offers many other benefits.

- Economical rates are designed to remain level for the initial 10-year term.¹
- The rate and benefit structure has Preferred, Super-Preferred and Tobacco categories. If you meet ReliaStar Life's highest underwriting standards and are not a tobacco user, you are eligible for our Super-Preferred rate. Even if you do not meet the Super-Preferred underwriting standard, you may be eligible for this coverage at slightly higher Preferred rates or still favorable Tobacco rates, based on the buying power of the group.
- You may request any coverage amount in \$1,000 increments from \$100,000 up to \$1,000,000 for yourself, and up to \$500,000 for your spouse/domestic partner.
- After being insured for 180 consecutive days, an accelerated life benefit provision allows you to receive up to 60% of your life insurance benefit, to a maximum of \$250,000, whichever is less, if you are under age 70, diagnosed with a terminal illness from which you are not expected to recover and the terminal illness is expected to result in your death within 6 months. This payment may be used to help with burdensome expenses, such as prescription drug costs, medical bills, outstanding debts, experimental treatments, or daily living expenses. The remaining benefit then becomes payable to your beneficiary after your death.
- Receipt of accelerated benefit payments may be taxable. Assistance should be sought from a personal tax advisor.

Children in college?
A new mortgage? Aging
parents who rely
on you?

What if something happened to you?

With a 10- year Group Level Term Life Insurance Plan, you can help ensure your family's financial security during the times in your life when expenses are at their highest and your family is depending on you the most. You decide how much insurance protection you need — from \$100,000 to \$1,000,000 for yourself and from \$100,000 to \$500,000 for your spouse, if applying — and your economical group premium is designed to remain level for the 10-year term you choose¹.



Rates

Rates shown are as of June 1, 2015.

The D.C. Bar 10-Year Level Group Term Life Insurance Annual Super-Preferred Rates per \$1,000								
Issue Age	Male				Female			
	\$100,000-249,000	\$250,000-499,000	\$500,000-999,000	\$1,000,000	\$100,000-249,000	\$250,000-499,000	\$500,000-999,000	\$1,000,000
20	\$0.73	\$0.50	\$0.44	\$0.38	\$0.66	\$0.43	\$0.37	\$0.28
21	\$0.73	\$0.50	\$0.44	\$0.38	\$0.66	\$0.43	\$0.37	\$0.29
22	\$0.73	\$0.50	\$0.44	\$0.38	\$0.66	\$0.43	\$0.37	\$0.29
23	\$0.74	\$0.50	\$0.44	\$0.38	\$0.66	\$0.43	\$0.37	\$0.29
24	\$0.74	\$0.50	\$0.44	\$0.38	\$0.66	\$0.43	\$0.37	\$0.29
25	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.29
26	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.30
27	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.30
28	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.30
29	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.30
30	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.30
31	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.37	\$0.30
32	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.38	\$0.30
33	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.38	\$0.30
34	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.38	\$0.30
35	\$0.74	\$0.50	\$0.45	\$0.38	\$0.66	\$0.43	\$0.38	\$0.30
36	\$0.74	\$0.50	\$0.45	\$0.38	\$0.67	\$0.44	\$0.39	\$0.32
37	\$0.77	\$0.52	\$0.48	\$0.39	\$0.71	\$0.47	\$0.42	\$0.34
38	\$0.82	\$0.55	\$0.50	\$0.41	\$0.75	\$0.51	\$0.45	\$0.36
39	\$0.86	\$0.59	\$0.52	\$0.43	\$0.77	\$0.55	\$0.50	\$0.41
40	\$0.90	\$0.62	\$0.57	\$0.48	\$0.83	\$0.60	\$0.54	\$0.44
41	\$0.95	\$0.68	\$0.63	\$0.52	\$0.88	\$0.65	\$0.59	\$0.50
42	\$1.02	\$0.76	\$0.71	\$0.59	\$0.95	\$0.70	\$0.65	\$0.54
43	\$1.09	\$0.85	\$0.79	\$0.68	\$1.02	\$0.77	\$0.72	\$0.60
44	\$1.17	\$0.93	\$0.87	\$0.75	\$1.09	\$0.85	\$0.79	\$0.68
45	\$1.28	\$1.03	\$0.96	\$0.83	\$1.15	\$0.91	\$0.86	\$0.74
46	\$1.39	\$1.13	\$1.07	\$0.94	\$1.23	\$0.98	\$0.93	\$0.81
47	\$1.52	\$1.21	\$1.15	\$1.02	\$1.30	\$1.04	\$0.98	\$0.86
48	\$1.65	\$1.31	\$1.25	\$1.11	\$1.36	\$1.11	\$1.04	\$0.93
49	\$1.80	\$1.44	\$1.38	\$1.23	\$1.45	\$1.17	\$1.12	\$1.00
50	\$1.96	\$1.58	\$1.51	\$1.37	\$1.53	\$1.26	\$1.21	\$1.09
51	\$2.15	\$1.75	\$1.67	\$1.52	\$1.64	\$1.36	\$1.29	\$1.18
52	\$2.31	\$1.94	\$1.85	\$1.71	\$1.76	\$1.48	\$1.42	\$1.31
53	\$2.49	\$2.14	\$2.06	\$1.91	\$1.89	\$1.60	\$1.53	\$1.42
54	\$2.72	\$2.39	\$2.30	\$2.16	\$2.03	\$1.74	\$1.67	\$1.54
55	\$2.95	\$2.64	\$2.55	\$2.39	\$2.19	\$1.88	\$1.80	\$1.67
56	\$3.21	\$2.88	\$2.79	\$2.63	\$2.30	\$2.01	\$1.94	\$1.81
57	\$3.47	\$3.15	\$3.05	\$2.88	\$2.45	\$2.14	\$2.06	\$1.93
58	\$3.80	\$3.46	\$3.37	\$3.20	\$2.57	\$2.27	\$2.18	\$2.06
59	\$4.16	\$3.81	\$3.69	\$3.52	\$2.75	\$2.45	\$2.36	\$2.22
60	\$4.58	\$4.20	\$4.09	\$3.91	\$2.96	\$2.65	\$2.57	\$2.43
61	\$5.06	\$4.67	\$4.55	\$4.37	\$3.23	\$2.92	\$2.84	\$2.70
62	\$5.57	\$5.22	\$5.09	\$4.91	\$3.56	\$3.25	\$3.16	\$3.02
63	\$6.18	\$5.81	\$5.68	\$5.51	\$3.92	\$3.63	\$3.52	\$3.38
64	\$6.88	\$6.49	\$6.34	\$6.17	\$4.35	\$4.01	\$3.89	\$3.75

Travel Assistance Services

You will be covered under the Voya Travel Assistance program at no cost to you. When traveling more than 100 miles from home, Voya Travel Assistance offers you and your dependents four types of services: Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services. Voya Travel Assistance Services provided by Europ Assistance USA, Bethesda, MD. Services are not available in all states.

Funeral Planning and Concierge Services

Offers members a unique opportunity to discuss and obtain funeral planning information for themselves and eligible family members from independent experts regarding the planning of a funeral. Funeral Planning and Concierge Services provided by Everest Funeral Package, LLC, Houston, TX. Services are not available in all states.

Beneficiaries

You may name anyone you wish as the beneficiary for your coverage. You may change your beneficiary (unless irrevocable) at any time by contacting the plan administrator.

Continuous Coverage to Age 75

Coverage will not reduce during your level term period. For members and spouse/domestic partners who are under age 65 at the end of a level term period, coverage will not reduce until age 65. For members and spouse/domestic partners who are age 65 to 75 at the end of a level term period, coverage will reduce by 50% of the original benefit amount. Coverage terminates at age 75.

Level Term for 10 Years

At the end of the level term period, evidence of insurability is required to enter another level term period (subject to the maximum age to begin a level term period). If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the five-year age brackets for the insured's current age.

Whole Life Policy Conversion Option

If any insured person later becomes ineligible for this group coverage, conversion to an individual whole life insurance policy is allowed, without proof of good health.

Exclusions

The only exclusion under the group term life policy is suicide within the first two years of the date your insurance or increase in insurance starts. Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

¹ 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 60 days advance written notice.

*In Arizona, administrator is Forrest T. Jones Consulting Company.

Voya Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association and affinity group members, and their employees. It offers insurance programs to more than 300 professional groups and their members nationwide. Insurance products provided by ReliaStar Life Insurance Company, a member of the Voya® family of companies. This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Insurance Certificate. Policy Form LP00GP.

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30-Day Free Look

We want you to be completely satisfied with your plan. Should you decide this plan is not for you, simply return your Certificate of Insurance within 30 days. Provided no claims have been submitted or paid, your insurance will be invalidated and your premium refunded promptly ...no questions asked.

How to Apply:

Complete the enclosed application included in this package and return it to Forrest T. Jones & Company, the plan administrator or visit www.dcbargroupinsurance.com

Questions?

For more information,
Call 800-821-7303
Monday through Friday (except holidays)
8:30 a.m. to 5:00 p.m. CST
www.dcbargroupinsurance.com
or email info@ftj.com



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