



Virginia State Bar

Eighth and Main Building
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Richmond, Virginia 23219-2800
Telephone: (804) 775-0500

February 10, 2007

Dear Virginia State Bar Member:

The Virginia State Bar sponsors a Group Term Life Insurance Plan and a Group Disability Income Plan. The plans offer group rates and strong provisions such as the disability plan "own occupation" definition of disability. The life plan is available also to members' spouses and employees.

A few specifics about the plans:

- Both are insured by Assurant – rated excellent.
- The Term Life Plan has had no rate increases during the past fifteen years, yet there have been three rate decreases. The last one was in 2005.
- The Disability Income Plan has had the same rates and the same strong plan provisions for the past 15 years. During this time many insurance plans have raised their disability rates considerably and weakened their provisions to favor the insurance company—not the insured.
- In past years, both plans have taken several premium holidays (i.e., no premium or reduced premiums required by those insured) because of the favorable claims experience. Of course, there is no guarantee of future premium holidays.

If you need life or disability insurance, we encourage you to apply. Enclosed are product brochures and applications. Each application is underwritten by Assurant on an accept or decline basis, so we cannot promise that you will be approved.

For assistance in tailoring the plans to meet your specific needs, please contact the Virginia State Bar Plans administrator:

Virginia State Bar Members' Insurance Center
877-214-5239 or 521-1181 in Richmond
Bob Spicknall, bspicknall@vsbmic.com; Page Gordon, pgordon@vsbmic.com
www.vsbmic.com.

Very truly yours,

Karen A. Gould
President
Virginia State Bar

R. Paul Childress, Jr.
Chair, Personal Insurance for
Members Committee

Enclosures