

Virginia State Bar Group Term Life Plan



*Sponsored by
Virginia State Bar*

Underwritten/Insured by
**THE PRUDENTIAL INSURANCE
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Marketed by
**VIRGINIA STATE
BAR MEMBERS'
INSURANCE CENTER**

Administered by
**BENEFIT COORDINATORS
CORPORATION**

*For more information, visit www.vsbmic.com,
call 877-214-5239, or email bspicknall@vsbmic.com*

Virginia State Bar Group Term Life Plan



PEACE OF MIND FOR YOUR FAMILY— PROTECTION FOR THEIR FUTURE

No one wants to think about death, but if you avoid planning for it now, could you be forcing your family to abandon the plans you've dreamed of?

The Virginia State Bar Group Term Life Plan—issued by The Prudential Insurance Company of America—was designed for a simple purpose: to provide money to help keep your family's hopes and dreams for the future on track following your death. It's money to help pay the mortgage, so they can continue to live in the family home; or for the college education they deserve. It can be used to help for a wedding your daughter will remember all her life, or to help ensure your spouse can retire in comfort.

Rates for VSB Term Life are affordable helping make the decision to apply easier. Because VSB Term Life isn't a fixed-term plan, the term life coverage you choose is yours to age 75*, as long as you continue to pay your premiums and maintain your VSB membership—even if you change jobs. In other words, you don't have to re-qualify at the end of a term, when a change in your health might make you ineligible for coverage. Rates may change on a class-wide basis only. You can never be singled out for a rate increase. Rates will change as you enter a higher age category.

As your needs increase, you can simply apply for more coverage—up to \$1,000,000. And under current IRS rules (section code 101(a)), any death benefit paid is free from income tax.

TERM LIFE PLAN FEATURES:

- \$1,000,000 plan maximum
- Coverage you can keep, as long as you maintain your VSB membership and you are under the age of 75*
- Volume discount for amounts \$300,000 to \$1,000,000

**Apply today using the
enclosed Request Form.**

QUESTIONS:

Please call the
Plan Agent, VSBMIC,
at 877-214-5239
or e-mail us at
bspicknall@vsbmic.com

* Coverage amount is reduced by 50% at age 65 and reduced 50% again at age 70. Coverage terminates at age 75.

OPTIONAL BENEFITS

Depending on your needs, additional options are available under the Plan:

Spouse Coverage—You may request coverage for your eligible spouse, up to \$1,000,000 (cannot exceed member’s coverage amount). Coverage is available in \$50,000 increments.

Dependent Child Coverage—For \$12 a year, you can insure your eligible dependent children. The cost is added to your Virginia State Bar Group Term Life premium. Eligible dependent children from 15 days to 19 years (25 if a full-time student) can be insured for \$10,000.

The VSB Group Term Life Plan can provide your family with money to keep your plans for the future on track. Plan features such as coverage amounts up to \$1 million and affordable rates make the Plan valuable to many members.

Applying for coverage is quick and easy. Simply complete the enclosed Request Form and return it to Virginia State Bar Members’ Insurance Center at the address shown on the application.

Participating members rely on the Member Term Life Plan for the protection they need. Providing that protection to your family could be one of the most important things you ever do for them.

Virginia State Bar Group Term Life Plan

Semi-annual rates per \$1,000 for amounts \$50,000 to \$250,000

Attained Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
Under 30	\$ 0.18	\$ 0.36	\$ 0.18	\$ 0.36
30-34	0.24	0.48	0.24	0.42
35-39	0.42	0.60	0.36	0.54
40-44	0.60	0.90	0.54	0.84
45-49	0.90	1.44	0.78	1.32
50-54	1.38	2.16	1.26	1.92
55-59	2.04	3.12	1.80	2.82
60-64	4.62	6.24	4.08	5.64
65-69	7.14	12.60	7.14	11.34
70-74	13.50	21.60	13.50	21.60

Semi-annual rates per \$1,000 for amounts \$300,000 to \$1,000,000

Attained Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
Under 30	\$ 0.18	\$ 0.36	\$ 0.18	\$ 0.36
30-34	0.24	0.48	0.24	0.42
35-39	0.42	0.60	0.36	0.54
40-44	0.60	0.90	0.54	0.84
45-49	0.90	1.38	0.78	1.26
50-54	1.32	2.10	1.20	1.86
55-59	1.98	3.00	1.74	2.76
60-64	4.50	6.06	3.96	5.46
65-69	6.90	12.24	6.90	10.98
70-74	13.08	20.94	13.08	20.94

Rates shown are based on your attained age, and will increase as you enter higher age bands. Rates may be changed on a class-wide basis only. Coverage amounts are subject to 50% age reductions at ages 65 and 70.

ADDITIONAL FACTS

Eligibility—All Virginia State Bar members under the age of 65 are eligible to apply for Group Term Life Insurance. Covered members may also apply to insure their spouses under age 65. (Spouse coverage may not exceed the member's coverage amount or \$1,000,000.) All coverage is subject to Prudential's approval of satisfactory evidence of insurability.

Evidence of Insurability—Some members will apply for coverage without the need for medical exams or tests. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to order a physical exam, a blood test, an ECG, or medical records from your physician.

Accelerated Death Benefit Option—The VSB Group Term Life Plan includes this important feature for insured members diagnosed with a terminal illness, with a life expectancy of 12 months or less. Subject to the terms of the contract, 50% of your coverage amount to a maximum of \$250,000 may be payable to you to assist you and your family. The amount payable at death is then reduced by the accelerated benefit amount paid. Please consult with your tax advisor to review any tax implications.

Other Provisions

When the life insurance terminates—A member's life insurance may be continued until the terminating age of 75. Earlier termination will occur: a) at such time the participant is neither a member of the Virginia State Bar, b) if the Group Policy terminates, or c) if the member withdraws from the Plan by so electing or by failure to pay the required premiums. Dependent Spouse Coverage and Dependent Child Coverage under your Member Term Life Insurance Plan will terminate under any of the following conditions: your VSB Term Life Insurance Plan coverage terminates for the covered member; the child no longer qualifies as an eligible dependent; or the VSB Term Life Insurance Plan itself is terminated. If the member is deceased, the Dependent Child Coverage may be continued with Spouse Life Insurance, provided that the Spouse coverage is in effect at the time of the member's death, subject to the same termination provisions shown above.

Notice—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files.

In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is: P.O. Box 105, Essex Station, Boston, MA 02112, (617) 426-3660.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The Member Term Life Plan is subject to applicable state laws and regulations.

The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad Street, Newark, NJ 07102-3777, (973) 802-6000. The Plan Agent is VSBMIC, 4128 Innslake Dr., Glen Allen, VA 23060.

This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.

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