



What's more important than your loved ones' future?

There's nothing more important than helping to protect the ones you care about most. The Virginia State Bar (VSB) Member Term Life Plan is a valuable benefit of your membership, and can help you put an affordable, reliable plan in place should the unexpected happen.

With coverage issued by **The Prudential Insurance Company of America (Prudential)**, the VSB Member Term Life Plan can help provide your loved ones with additional financial security through affordable insurance.



Additional Facts

Eligibility—All Virginia State Bar members under the age of 65 are eligible to apply for VSB Member Term Life coverage. Covered members may also apply to insure their spouses under age 65. (Spouse coverage may not exceed the member's coverage amount or \$500,000.) 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 obtain an attending physician's statement or a paramed's.

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 VSB Member Term Life coverage 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.

Option to Accelerate Payment of Death Benefits is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered chronically ill or terminally ill. You may wish to seek professional tax advice before exercising this option.

The Plan Agent is Virginia State Bar Members' Insurance Center, 9954 Mayland Drive, Suite 2200, Richmond, VA 23233.

Virginia State Bar Member Term Life coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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Virginia State Bar Member Term Life Plan



HELP PROTECT THE ONES YOU CARE ABOUT MOST

TERM LIFE INSURANCE

available as a benefit of your membership.

Virginia State Bar

Member Term Life Plan



Take advantage of your membership and apply today.

Visit vsbtermlife.memberenroll.com for more information or to apply.

Questions?

Please call the Plan Agent, Virginia State Bar Member Insurance Center (VSBMIC), at [877-214-5239](tel:877-214-5239).

Plan Features

- ✓ **Up to \$500,000 in coverage** available to help protect your loved ones' future.
- ✓ **Early access to benefits** included at no additional cost. Receive up to 50% of your coverage amount, up to a maximum of \$250,000 prior to your death if you're diagnosed with a terminal illness and have a life expectancy of 12 months or less.
- ✓ **Coverage is yours to keep** even if you change jobs, as long as you remain a member.
- ✓ Use a portion of your principal sum benefit toward long-term care services. A maximum of \$125,000 or up to 25% of the amount in force can be paid to you if you become diagnosed as chronically ill and incapable of performing at least two Activities of Daily Living for at least 90 days or have a severe cognitive impairment.

Coverage for Your Family

Spouse Coverage—You may request coverage for your eligible spouse, up to \$500,000 (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 VSB Member Term Life coverage premium. Eligible dependent children from live birth to age 26 can be insured for \$10,000.

To apply for Spouse or Dependent Child coverage, please call Virginia State Bar Members' Insurance Center at [877-214-5239](tel:877-214-5239) or visit vsbtermlife.memberenroll.com for more information.

Virginia State Bar Member Term Life Plan Rates

Monthly Rates per \$50,000 for amounts \$100,000 to \$500,000		
Attained Age	Male Non-Smoker	Female Non-Smoker
Under 30	\$1.50	\$1.50
30-34	\$2.00	\$2.00
35-39	\$3.50	\$3.00
40-44	\$5.00	\$4.50
45-49	\$7.50	\$6.50
50-54	\$11.50	\$10.50
55-59	\$17.00	\$15.00
60-64	\$38.50	\$34.00
65-69	\$59.50	\$59.50

Rates shown are based on member and spouse attained age, and will increase as you enter higher age bands. When you reach age 65, coverage is reduced to 50% of your original amount. At age 70, your coverage is reduced another 50% of the amount in force at age 69. Coverage terminates at age 75. Dependent Child(ren): \$10,000. Coverage cost is \$1.00 per month.

Rates shown are for non-smokers. Please contact the Plan Agent or visit vsbtermlife.memberenroll.com for rates if you smoke or otherwise use tobacco products.