

Kentucky Physicians Term Life Insurance Plan

A few minutes of your time right now could mean the world to your loved ones later. Term life insurance can be a cost effective way to provide life insurance benefits at a reasonable cost. Select a benefit amount of up to \$2,000,000 and submit your application today.

Who is eligible for coverage?

As a member of Kentucky Physicians, you and your spouse are eligible to apply if you are both under the age of 65. As an insured member, you can also insure your dependent children, age 14 days to 26 years, for \$10,000*.

What amount of Life insurance is right for you?

You can choose an amount between \$100,000 and \$2,000,000, in \$5,000 increments. Your spouse may also apply for up to \$1,000,000, but cannot exceed your elected amount.

What plan options do I have?

- If you are under age 55, you may enroll in either a 10 Year or 20 Year Level Term plan.
- If you are under age 65, you may enroll in a 10 Year Level Term plan.

What are the renewal terms of this coverage?

Your coverage cannot be canceled as long as you pay your premium when due, have not reached age 75, remain in an eligible class, insurance continues for your class and the policy remains in force.

Would I have the ability to convert this Group plan to an Individual plan?

Yes. If your insurance ends for a reason other than non-payment of premiums or request for cancellation, you may be able to buy an individual life insurance policy issued by MetLife and affiliated companies without providing evidence of insurability. The amount of the new policy may be limited depending on the reason your insurance ends.

Affordable group rates

Your association group purchasing power means you receive quality coverage at affordable group rates. Your individual premium will remain level for the initial term under the 10- or 20-year plans. Your premium will not increase during the initial term due to your age or health status.

*Please note, the amount of spouse or dependent coverage may vary by state laws and is subject to the limits imposed by individual states.

**If answers to medical questions are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

- *Quick application process (no medical exam required unless required by current medical history)***
- *Up to \$2,000,000 of Life coverage*
- *Competitive group rates*
- *Availability of Living Benefits*
- *End of term protection*
- *Optional Accidental Death and Dismemberment insurance up to \$500,000*

End of term protection for level term plans

After the initial 10-year or 20-year term period, you have the option of retaining your coverage in the Annual Renewable Term Life plan to age 75, regardless of health with the cost increasing over time.

Attractive plan benefits

Availability of living benefits: You can receive benefits during your lifetime. A special provision allows you to receive up to 80 percent of your life insurance benefit up to a maximum of \$500,000 if you are diagnosed with a terminal illness with a life expectancy of 12 months or less.***

Easy application

Members and Spouses under age 40 may apply for up to \$500,000 on a simplified, non-medical application form, or online at www.NIAI.com.

***The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

20 Year Level Term Plan

Current Semiannual Rates

(No nicotine use)¹

Age	\$250,000 Select		\$250,000 Preferred		\$500,000 Select		\$500,000 Preferred		\$1,000,000 Preferred	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
20-29	132.50	171.25	96.25	118.75	247.50	325.00	175.00	220.00	310.00	410.00
30	132.50	171.25	96.25	118.75	247.50	325.00	175.00	220.00	310.00	410.00
31	135.00	171.25	98.75	118.75	252.50	325.00	177.50	220.00	315.00	410.00
32	141.25	173.75	100.00	118.75	265.00	330.00	182.50	220.00	325.00	410.00
33	147.50	177.50	102.50	118.75	277.50	335.00	187.50	220.00	335.00	410.00
34	153.75	181.25	105.00	118.75	287.50	345.00	192.50	220.00	350.00	410.00
35	162.50	187.50	108.75	118.75	307.50	357.50	200.00	220.00	365.00	410.00
36	171.25	195.00	111.25	123.75	325.00	372.50	205.00	230.00	380.00	430.00
37	178.75	203.75	116.25	127.50	340.00	390.00	215.00	237.50	395.00	445.00
38	188.75	213.75	120.00	135.00	360.00	410.00	222.50	252.50	410.00	475.00
39	201.25	227.50	126.25	143.75	385.00	437.50	235.00	270.00	435.00	510.00
40	213.75	245.00	133.75	156.25	410.00	472.50	250.00	295.00	465.00	560.00
41	226.25	267.50	142.50	171.25	435.00	517.50	267.50	325.00	500.00	620.00
42	241.25	296.25	155.00	188.75	465.00	575.00	292.50	360.00	540.00	690.00
43	257.50	328.75	166.25	208.75	497.50	640.00	315.00	397.50	590.00	775.00
44	275.00	360.00	181.25	230.00	532.50	702.50	345.00	442.50	635.00	865.00
45	296.25	396.25	196.25	252.50	575.00	772.50	375.00	487.50	690.00	950.00
46	320.00	427.50	212.50	276.25	622.50	835.00	407.50	535.00	745.00	1,045.00
47	347.50	460.00	230.00	303.75	677.50	902.50	442.50	590.00	795.00	1,155.00
48	378.75	493.75	251.25	331.25	740.00	970.00	485.00	645.00	850.00	1,265.00
49	410.00	537.50	272.50	361.25	802.50	1,055.00	527.50	705.00	920.00	1,385.00
50	445.00	590.00	296.25	392.50	872.50	1,162.50	575.00	767.50	1,005.00	1,510.00
51	476.25	660.00	321.25	423.75	935.00	1,302.50	625.00	830.00	1,105.00	1,635.00
52	508.75	741.25	346.25	453.75	1,000.00	1,462.50	675.00	890.00	1,225.00	1,755.00
53	545.00	835.00	375.00	487.50	1,070.00	1,650.00	732.50	957.50	1,355.00	1,890.00
54	590.00	936.25	407.50	531.25	1,162.50	1,852.50	797.50	1,045.00	1,505.00	2,065.00

¹ Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines. Rates for tobacco users are available from the plan administrator.

Rates are subject to change. Premiums shown for each age are semi-annual rates for the initial premium period.

Accidental Death and Dismemberment semi-annual rate is \$.24 per \$1,000 benefit.

How to apply:

- Complete the application included on the website. Write in the amount of coverage you want.
- Date and sign the application.

For more information, or to download an application, visit: www.niai.com.

Please email completed applications to:
Woodford R. Long, CLU
wrl@niai.com.

30-day free look

After you receive your Certificate of Insurance, you'll have a full 30 days to review it thoroughly. If you are not 100% satisfied that this is the right insurance for you, simply return it within 30 days of receipt and your premium will be refunded.

If you have any questions or would like a premium for an amount not shown here, please call 1-800-928-6421.

If you commit suicide within 2 years from the date life insurance for you takes effect, we will not pay such insurance and our liability will be limited as follows: any premium paid by you will be returned to the beneficiary; and any premium paid by the policyholder will be returned to the policyholder.

If You commit suicide within 2 years from the date an increase in your life Insurance takes effect, we will pay to the beneficiary the amount of insurance in effect on the day before the increase. Any premium you paid for the increase will be returned to the beneficiary. Any premium paid by the policyholder for the increase will be returned to the policyholder.

We will not pay accidental death and dismemberment benefits for any loss caused or contributed to by:

- physical or mental illness or the diagnosis or treatment of such illness;
- infection, other than infection occurring in an external accidental wound or from food poisoning;
- suicide or attempted suicide (if you reside in Missouri, this exclusion is replaced with suicide or attempted suicide, while sane);
- intentionally self-inflicted injury;
- service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
- any incident related to:
 - travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
 - travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
 - parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation;
 - travel in an aircraft or device used: for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;
- committing or attempting to commit a felony;
- the voluntary intake or use by any means of:
 - any drug, medication or sedative, unless it is: taken or used as prescribed by a physician; or an "over the counter" drug, medication or sedative taken as directed;
 - alcohol in combination with any drug, medication, or sedative; or
 - poison, gas, or fumes; or
- war, whether declared or undeclared; or act of war, insurrection, rebellion or active participation in a riot.

We will not pay accidental death and dismemberment benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

Administered by:



Attention: Enrollment Department
1 Integrity Parkway
Cleveland, OH 44143-1500
800-928-6421 9am – 7pm ET
Fax: 502-425-3127
Email: memberservices@selmanco.com



Underwritten by:



Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please your plan administrator for costs and complete details.

Policy number 159307-1-G

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