

**Member Benefit Program
Group Term Life Insurance**

**Featuring:
\$5,000 Complimentary Coverage For Six Months**

\$50,000 Or \$100,000 Optional Upgrade

Bonus: Will Preparation Service



Highlights:

- **\$5,000 Complimentary Coverage For 6 Months**
- **Upgrade Offer: \$50,000 or \$100,000 Term Life Insurance Renewable To Age 70 For Members Who Qualify**
- **For Members Under Age 50**
- **No Medical Exam Required**
- **Special Bonus: Upgrade Option Includes Will Preparation Service Without Charge**
- **Low Group Rates**
- **Discounts For Non-Tobacco Users**
- **Convenient Online Application Process**
- **Coverage Available for Spouse Under Age 50**
- **Individual Coverage Quotes Provided For Members Who Are Over Age 50, Are Unable To Qualify For Upgrade Coverage Or Need More Than \$100,000 Of Insurance**

\$5,000 Complimentary Life Insurance Offer

A unique feature of this program is the offer of \$5,000 of complimentary term life insurance coverage for six months. Coverage for eligible members is guaranteed and you pay no premium.

To qualify for complimentary coverage, you must be:

- A member of the organization, and
- Under age 50 at the time you enroll.

Current members can activate their complimentary coverage during the 90 day initial enrollment period. New members who are under age 50 can activate within 90 days of joining the organization. Upon expiration of the 90 day enrollment period, your right to activate the coverage ends unless we and the organization subsequently declare another open enrollment period.

To help keep costs low, we will ask you for your email address and permission to contact you electronically. We make the following pledge to protect your privacy and assure you that you will not be subjected to spam advertising:

Our Pledge: We will protect your privacy. We will not share, sell, trade or otherwise provide your email address or other personal information in our possession to anyone other than the insurance company providing the coverage and its authorized subsidiaries or affiliates.

Activating the complimentary coverage does not obligate you to purchase any additional insurance.

Simplified Issue Upgrade Offer

At any time during your six months complimentary coverage period, you may apply to upgrade your coverage by purchasing \$50,000 or \$100,000 of level term insurance renewable to age 70 on a simplified issue basis. "Simplified Issue" means that your answers to a short health questionnaire will be used to determine if you can be accepted for coverage. No exam by a physician or a paramedical service will be required.

Coverage (not to exceed your amount) for your spouse who is under age 50 is also available on the same basis.

Annual Premiums¹ For Upgraded Coverage (Female)

Female Non-Tobacco User		
<u>Age</u>	<u>\$50,000</u>	<u>\$100,000</u>
18-24	\$48	\$96
25 -29	\$48	\$96
30-34	\$52	\$104
35-39	\$84	\$168
40-44	\$130	\$260
45-49	\$186	\$372
50-54*	\$307	\$617
55-59*	\$474	\$948
60-64*	\$661	\$1,322
65-69*	\$1,040	\$2,080

Female Tobacco User		
<u>Age</u>	<u>\$50,000</u>	<u>\$100,000</u>
18-24	\$64	\$128
25 -29	\$64	\$128
30-34	\$82	\$164
35-39	\$136	\$272
40-44	\$215	\$430
45-49	\$322	\$644
50-54*	\$485	\$970
55-59*	\$680	\$1,360
60-64*	\$908	\$1,816
65-69*	\$1,358	\$2,716

* renewal only

¹ Premiums can be paid annually, semi-annually, quarterly or monthly. Premiums for semi-annual, quarterly and monthly payment are higher. Multiply the annual premium shown by the following factors to determine the cost of other payment frequencies:

Semi-Annual .520
 Quarterly .270
 Monthly .095

Premiums increase as the insured enters each new age band.

MasterCard or Visa credit or debit cards are accepted or the member can request direct billing. In addition to the premium, a separate \$1.00 administration fee is charged with each monthly, semi-annual or quarterly payment. There is no administration charge for annual payments.

Annual Premiums¹ For Upgraded Coverage (Male)

Male Non-Tobacco User		
<u>Age</u>	<u>\$50,000</u>	<u>\$100,000</u>
18-24	\$146	\$292
25 -29	\$146	\$292
30-34	\$146	\$292
35-39	\$147	\$294
40-44	\$180	\$360
45-49	\$285	\$570
50-54*	\$444	\$888
55-59*	\$688	\$1,376
60-64*	\$1,154	\$2,308
65-69*	\$2,008	\$4,016

Male Tobacco User		
<u>Age</u>	<u>\$50,000</u>	<u>\$100,000</u>
18-24	\$198	\$396
25 -29	\$198	\$396
30-34	\$202	\$404
35-39	\$254	\$508
40-44	\$368	\$736
45-49	\$587	\$1,174
50-54*	\$907	\$1,814
55-59*	\$1,342	\$2,684
60-64*	\$1,994	\$3,988
65-69*	\$3,054	\$6,108

* renewal only

¹ Premiums can be paid annually, semi-annually, quarterly or monthly. Premiums for semi-annual, quarterly and monthly payment are higher. Multiply the annual premium shown by the following factors to determine the cost of other payment frequencies:

Semi-Annual .520
 Quarterly .270
 Monthly .095

Premiums increase as the insured enters each new age band.

MasterCard or Visa credit or debit cards are accepted or the member can request direct billing. In addition to the premium, a separate \$1.00 administration fee is charged with each monthly, semi-annual or quarterly payment. There is no administration charge for annual payments.

Special Member Bonus Benefit – Will Preparation Service

Access to CIGNA's exclusive online will preparation program is included without charge for all members and spouses who are accepted for upgrade coverage. Without a will, the disposition of an estate through the courts can be a complicated, expensive and lengthy process. The leading reasons why people don't have a will are the cost of legal services and the mistaken impression that they don't have enough assets to need one. Now, thanks to your organization's participation in this program, you can create and maintain a valid will at no cost.

Individual Insurance

Even if you don't qualify for this group program, in many cases we can still arrange insurance for you. If you are over age 50 and/or want more coverage than this plan provides, you may be able to purchase up to \$2,000,000 of term, whole life or universal life insurance through us. And, if your health conditions exclude you from this program, we may be able to find coverage for you based on a more extensive underwriting review and an exam by a paramedic or a physician. **Call for a free, no-obligation consultation – 877.673.9797 (toll-free) 8:30 AM to 5:00 PM Monday-Friday Eastern Time.**

Beneficiary Designation

The policy sets forth a universal beneficiary designation by class. You may elect to name a beneficiary or beneficiaries and forms will be provided for that purpose if requested. If no specific beneficiary is named or there is not a surviving beneficiary at the time of the Insured's death, then benefits are payable in one lump sum to the first surviving class of the following classes of beneficiaries: a) the Insured's wife or husband; b) the Insured's child or children; c) the Insured's mother or father; or d) the Insured's sisters and brothers.

Services For Beneficiaries

Any beneficiary entitled to at least \$5,000 will receive, free of charge, a comprehensive package of expert services for beneficiaries called CIGNAssurance. CIGNAssurance was designed to help beneficiaries cope with the death of a loved one so that they can move on from their loss.

CIGNAssurance

- Free Interest-bearing Account with Checkbook privileges

We deposit all benefits over \$5,000 automatically into an interest bearing account with checkbook privileges. We do this to remove the pressure from beneficiaries of having to make difficult financial decisions while they are still grieving or trying to deal with the estate settlement process. This allows the beneficiary time to deal with more pressing issues and gives them the peace of mind that their money is still working for them until they are ready. Many of our competitors will do this, but only for benefit payments over \$10,000.

- Bereavement Counseling

The beneficiary will receive free, one-on-one bereavement counseling with Trained, Professional Behavioral Health Experts. Confidential bereavement services are available 24 hours/day, 7 days/week. The beneficiary is entitled to 2 telephone calls with grief counselors and 2 face-to-face, counseling sessions with CIGNA Behavioral Health Experts. The beneficiary will also receive assistance finding community-based programs including self-help groups, educational programs, non-profit organizations and public resources.

- Legal Assistance

CIGNAssurance also provides free legal assistance from Licensed, Practicing Attorneys. The beneficiary will be entitled to 30 minutes of free, legal face-to-face consultation services. Also, the beneficiary will be provided free referral services to discounted, professional Legal Services for help settling the estate, preparing a will or receiving general legal advice. CIGNAssurance offers a free Planning Guidebook that helps beneficiaries navigate through Legal and Financial responsibilities. Free information is provided on probating the estate, investigating additional benefit sources and financial assessment and planning.

- Expert Financial Guidance

Each beneficiary is entitled to up to 30 minutes of free telephone consultation with professionals who have extensive experience in financial services, including Certified Public Accountants, Certified Financial Planners, Chartered Financial Consultants, Registered Investment Advisors, Chartered Life Underwriters, Stockbrokers and Personal Financial Specialists.

Exclusions

Death resulting from suicide is not covered under this program for the first two years of an Insured's coverage. If this occurs, benefits will be limited to a refund of the premiums paid on the Insured's behalf. This exclusion generally applies whether or not the Insured is considered sane or insane.

State Availability

This plan is available to members in all 50 states and the District of Columbia. It is not available to members residing abroad.

Termination

Coverage will terminate on the earliest of:

1. the date the Master Group Policy terminates;
2. the date you or your insured spouse are no longer eligible;
3. the date your eligible group cancels participation under the Policy;
4. except for Complimentary coverage, the day after the end of the period for which premium has been paid;
5. for Complimentary coverage, the end of the 6 month period following your effective date;
6. for Upgrade coverage, the premium due date after you or your insured spouse reach age 70;
7. the date you or your insured spouse enter active duty in any armed service during a time of war (declared or undeclared);
8. for your spouse: the date you are no longer covered or the date of your divorce or the annulment of your marriage.

Important Notes

This is not a contract of insurance. It provides only a partial description of the principal provisions and definitions of the insurance coverage. If there is a conflict between this description of benefits and the subsequently issued policy, the latter controls. Complete terms and conditions will be set forth in the Master Group Policy.

About Us



Affinity Group Underwriters, Inc. (AGU) administers this life insurance program for CIGNA. The principals and staff of AGU specialize exclusively in developing and managing customized member benefit programs for associations and affinity groups. Our affiliated administrative operation, Towers Affinity Benefit Services (TABS), is a division of Towers Administrators, Inc. TABS was organized in 2002 as a strategic alliance venture between Affinity Group Underwriters, Glen Allen, VA, and Towers Administrators, New York, NY. It was developed to share resources and provide better administrative and customer service to clients of both companies.

TABS operates nationwide as a third-party administrator. Through it, we provide premium administration and customer service but we do not pay claims.

AGU was founded in 1997 by former executives of major group insurance carriers. Towers has been in the association administration business since 1966. The principals and staff of both companies have extensive and diverse experience in the insurance business in general and the affinity group business in particular.

CIGNA Corporation, with assets over \$42.4 billion, is a leading provider of insurance and related financial services throughout the United States and operates in 28 other jurisdictions. Domestically, CIGNA ranks among the largest investor-owned insurance organizations, with shareholders' equity of \$4.3 billion. As measured by revenues of \$16.5 billion in 2006, CIGNA is also one of the largest U.S. based insurance companies serving the global market. For more information, go to: www.cigna.com/about_us.

CIGNA Group Insurance is among the leading providers of group disability, life and accident coverage in the U.S.

Accident & Specialty Programs (A&S) is a recognized innovator in direct marketing using the latest technologies available. We wrote our first account in 1952 and have since developed into one of the most committed and successful players in the affinity group insurance arena.

A&S offers resident creativity and expertise in underwriting and marketing to niche markets. A&S target markets include trade and professional associations, unions and affinity groups (such as social, fraternal, or religious organizations and financial institutions).

Life Insurance Company of North America (LINA), a CIGNA Company, is the operating entity underwriting the products offered by A&S. ***LINA is rated A (Excellent) for financial stability and operating performance by the A.M. Best Company, a leading independent rating service of insurance companies.***