

PRODUCT OVERVIEW

GROUP TERM LIFE INSURANCE




Underwritten by New York Life Insurance Company



GIVE YOUR LOVED ONES THE ADDED SECURITY GROUP TERM LIFE INSURANCE HELPS PROVIDE. LIMITED TIME OFFER!

New members of NJCPA within the past three years are eligible for \$50,000 of Group Term Life Insurance at member-only rates **with no medical exam.**

ELIGIBILITY

-  New members within the past 3 years that are in good standing.
-  Under age 50 may enroll.
-  A resident of the U.S. (except territories).

MEMBER-ONLY RATES

With many life insurance policies, your premium goes up when you reach your next birthday or experience a change in your health. With this association-sponsored insurance, your coverage is renewable on an annual basis and rates change, routinely, in five year age segments and will not increase due to a change in your health status. If you have a family depending on you for financial support, this term life insurance offer may be just what you've been looking for... quick, easy, and no medical exam is required!

PREMIUM WAIVED WHEN TOTALLY DISABLED

For total disabilities before age 60 and lasting for six consecutive months, all future premium contributions under the coverage will be waived while you are so disabled. You may be required to provide evidence of your total disability from time to time.

WHEN COVERAGE ENDS

Your life insurance may remain in force until the premium due date on or immediately after you reach age 70, as long as premiums are paid when due and you remain a member of the NJCPA. Coverage will end earlier if the group policy is terminated or modified to end insurance for the group of insureds to which you belong.

DATE INSURANCE TAKES EFFECT

Coverage becomes effective on the first day of the month following the date the enrollment is approved, provided the initial premium is paid within 31 days after billing and any person proposed for insurance is performing the normal activities of a person in good health of like age on the approval date.

25%

of Gen Z, Millennial, and Gen X members state they are not sure how much or what type of coverage to get.¹

EXCLUSIONS

Within the first two years from the effective date of the Certificate of Insurance, benefits paid for death due to suicide, whether sane or insane, will be limited to the return of premiums paid.

PAYMENTS

The premium rates shown on the next page are semi-annual rates. You may choose semi-annual or annual premium billing options (for annual billing, multiply the semi-annual premium shown by 2). Your rate will increase as you grow older and enter a higher age bracket. New York Life reserves the right to change premium rates, but it may only do so on class-wide basis (for example, a "class" is a group of people with the same issue age and gender).

¹2023 LIMRA Insurance Barometer Study.

CURRENT 2025 PREMIUMS

The initial cost of insurance for a member is based on the member's attained age when insurance becomes effective, gender, and tobacco/nicotine use. The cost increases as the member grows older.

HOW MUCH WILL IT COST ME?

Benefit Amount - \$50,000	Current Semi-Annual Rates	
	Non-Smoker	Smoker
Under Age 30	\$ 23.12	\$ 31.05
Age 30-34	\$ 24.15	\$ 33.47
Age 35-39	\$ 35.19	\$ 48.30
Age 40-44	\$ 59.69	\$ 82.11
Age 45-49	\$ 103.50	\$ 141.45

Coverage terminates when the insured reaches age 70.

EXAMPLE (examples based on qualified member):

Rate for a qualified 35 year-old male non-smoker with \$50,000 in coverage is just \$71.38 annually — which is equivalent to \$5.87 per month.

* For rates at ages 50 and over, please contact the administrator.

The premium contributions shown reflect the current rates and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people all with the same issue age and tobacco/nicotine usage. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the policyholder.

ENROLL TODAY BUT SEND NO MONEY NOW

You will receive a billing notice along with your Certificate of Insurance.

30-DAY FREE LOOK!

This is only a brief description of the policy's principal provisions and features. When you become insured, you will be sent a Certificate of Insurance, summarizing your coverage. If you're not completely satisfied with the terms of your Certificate, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will be sent a full refund—no questions asked!

Questions?

1-855-874-0278

www.njcpcinsurance.com/newmember



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