



New York Criminal and Civil Courts Bar Association Group Term Life Insurance

For association members, their families and their employees



ReliaStar Life Insurance Company of New York, a member of the Voya® family of companies

PLAN | INVEST | PROTECT





Help secure your family's future with careful planning

Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can help ease the financial stress that death brings to a family. It can help provide the funds your spouse and dependents need for a secure, comfortable future.

By planning ahead, you can help assure that your beneficiaries will have the money necessary to:

- Maintain the standard of living you want for them.
- Protect your home and other assets.
- Pay for education, child care and household expenses.
- Cover funeral and probate costs, taxes, debts and other obligations.
- Invest for income and opportunities in coming years.

Professionals like you take your responsibilities seriously. You want the best for your family. That's why so many successful professionals choose the ReliaStar Life Insurance Company of New York Group Term Life Insurance plan.



How to apply

Complete the entire application form.

Once completed, return it to:

Charles J. Sellers & Co. Inc.
4300 Camp Road, Box 460
Athol Springs, NY 14010

Contact your plan administrator for additional information or if you have any questions.

Some applicants may be required to have a medical exam, at the insurance company's expense, in order to apply for coverage. For more information on medical requirements, please consult your plan administrator.

Exclusions

Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

Features of the plan

This plan provides members of the New York Criminal & Civil Courts Bar Association with term life insurance protection from \$50,000 to \$1,000,000 in \$25,000 increments. This group coverage is available to you through the Insurance Trust for Insured Members of the New York Criminal & Civil Courts Bar Association (NYCCCBA). Administrative costs for group coverage are generally lower than for individual insurance, so you can save in premium costs and enjoy the benefits of the plan.

Optional coverage for members' dependents

Dependents of insured members are eligible for term life insurance. Units providing \$25,000 for the spouse (maximum \$1,000,000) and \$10,000 or \$25,000 for the children are available. Eligible children are age 14 days to 19 years (to age 25 if full-time students).

Optional employee coverage

Members or law practices can cover employees for a death benefit equal to two times their annual salary to a maximum of \$100,000. Optional coverage for employees' dependents is also available. For group rate quotes, please contact the administrator.

Broad eligibility

NYCCCBA members under age 60 who are actively at work on a full-time basis (working 30 hours or more per week) are eligible for coverage.

Individual life policy conversion option

If you, your family or your employee later become ineligible for this group coverage, conversion to an individual life whole policy is allowed, without proof of good health. The Accelerated Life Benefit and AD&D are excluded from the conversion option.

Guaranteed increase option

Members who have been issued medically underwritten coverage can increase their life insurance by \$25,000 within 31 days of the first renewal date after turning age 32, 35, 38 and 41 without further medical underwriting.

Continuous coverage to age 75

Coverage is subject to renewal of the group policy by the association and timely premium payment. Once approved, your coverage cannot be cancelled or premiums increased due to a change in your medical history.

At age 70, your benefits will reduce to the lesser of 50% or \$50,000. Coverage for members and their spouses terminates at age 75. Employee and employee spouse coverage terminates upon termination of employment with the member.

Protection for Accidental Death and Dismemberment (AD&D)

The unexpected financial "shock" of an accident can be devastating to a family. That's why this plan offers an accident safeguard. The Accidental Death & Dismemberment benefit (AD&D) option pays your beneficiary an additional amount equal to your life benefit to a maximum of \$600,000 for members and up to a maximum of \$500,000 for spouses, if you die in a covered accident.

If you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the accident's severity. AD&D coverage costs \$2.10 per \$10,000 semi-annually. To take advantage of this offer, simply check the box on the application.

AD&D exclusions

Benefits are not paid for loss directly or indirectly caused by any of the following:

- An accident occurring before the effective date of your coverage under this rider.
- Suicide or intentionally self-inflicted injury.
- Mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Aviation. **Exception:** A fare-paying passenger on a scheduled or charter flight operated by a scheduled airline.
- War or act of war, whether declared or undeclared, involving any country or government.
- An accident that occurs while in the military service for any country or government.
- Use of any drug or narcotic, unless prescribed by a doctor or taken as directed by a doctor or the manufacturer.

A pay-out option during your lifetime

If you are terminally ill and have a life expectancy of twelve months or less, you can receive a portion of your death benefit before dying. This is called the Accelerated Life Benefit. You can receive a payment of 25 percent of your coverage, or \$50,000, whichever is less. You must have at least \$20,000 in life insurance coverage in force to qualify for this benefit. Receipt of accelerated benefit payments may be taxable. Assistance should be sought from a personal tax advisor.

Pay no premiums if you're disabled

If you become totally disabled, as defined in the certificate, before age 60, you may keep your coverage, subject to policy provisions, without paying premiums. The Waiver of Premium Disability Benefit Rider is optional.



For more information
please contact:



**Charles J. Sellers
& Co., Inc.**

4300 Camp Road –
PO Box 460
Athol Springs, New York
14010

Buffalo area:

716-627-5400

Outside Buffalo area:

1-800-333-5440

Fax: 716-627-5420

Email: [insurance@
sellersinsurance.com](mailto:insurance@sellersinsurance.com)

Website:

www.sellersinsurance.com



Additional benefits for members

Simplified issue

Members under age 50 who apply for coverage within 60 days of membership in the NYCCCBA can receive \$50,000 of coverage on a simplified issue basis (new members age 50-59 are eligible to apply for \$25,000 on a simplified issue basis). You may qualify for the simplified issue amount as long as you can satisfactorily answer to the insurer the questions on the Simplified Issue application. All applications are subject to acceptance by ReliaStar Life Insurance Company of New York.

Ownership transfer available

The provisions of the group policy allow you to transfer ownership of your coverage to your spouse, business partner, professional corporation or a trust. Transfer of ownership could result in a tax advantage for you. Contact your tax advisor for details.

Future rate credits for members

As participation in this plan grows, members may be eligible for rate credits. When there are fewer claims, the savings will be passed along to the participants in the form of rate credits. We can't guarantee that rate credits will be paid, but as premium grows and claims are favorable, the net cost will be reduced.

Semi-annual non-tobacco user rates for members, employees, and spouses

Insured's age	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
Under 25	9.98	19.00	45.13	90.25	180.50
25-29	12.83	24.70	57.00	114.00	228.00
30-34	20.43	38.95	92.63	185.25	370.50
35-39	31.83	60.80	142.50	285.00	570.00
40-44	36.58	69.35	163.88	327.75	655.50
45-49	61.75	117.80	277.88	555.75	1,111.50
50-54	95.95	182.40	432.25	864.50	1,729.00
55-59	136.80	260.30	615.13	1,230.25	2,460.50
60-64	240.00	456.00	1,080.00	2,160.00	4,320.00
65-69	441.50	839.00	1,987.50	3,975.00	7,950.00
70 & Over*	432.00	864.00	864.00	864.00	864.00

* At age 70, coverage reduces to the lesser of 50% or \$50,000. Costs shown at age 70 & Over are for the reduced amount of coverage. Coverage for members and their spouses terminates at age 75.

- Contact your Plan Administrator for tobacco-user rates, rates for your dependents, and/or rates including the Waiver of Premium Disability Benefit Rider. The rates listed above do not include the Waiver of Premium Disability Rider.
- Premiums are based on your age and increase as you enter a new age bracket.
- Rates shown are guaranteed until August 1, 2018.

Products that span the financial spectrum. Distribution through customers' channel of choice. Services to help manage financial, benefits, and retirement programs.

Voya Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association members and their employees. It offers insurance programs to more than 250 professional associations and their members nationwide.

Group Term Life Insurance underwritten by ReliaStar Life Insurance Company of New York (Woodbury, NY), a member of the Voya® family of companies.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

The policyholder is the Insurance Trust for Insured Members of the New York Criminal & Civil Courts Bar Association, a New York Trust.

Policy Form NYAPOL

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