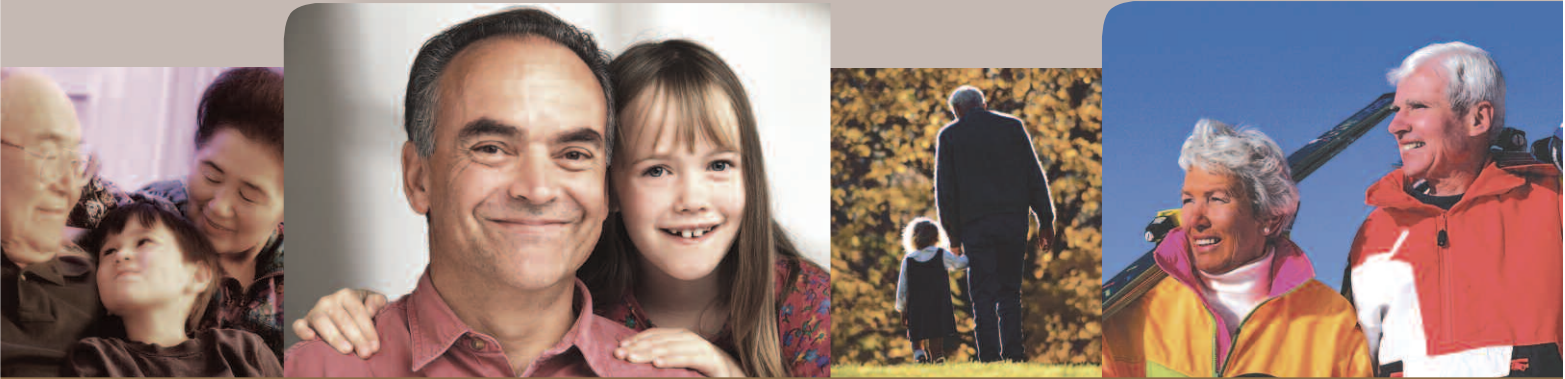


EXCLUSIVE MEMBER BENEFIT!

GROUP TERM LIFE INSURANCE

for Pennsylvania Bar Association Members,
their Families and their Employees



Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can ease the financial stress that death brings to a family. It can provide the resources your spouse and dependents need for a more secure and comfortable future. In the event of your death, proceeds could be used to help:

- Pay mortgages and other debts
- Fund your children's college education
- Provide a reliable income to your family
- Care for aging parents

Why not join the millions of insureds who have chosen to protect their families with
New York Life Insurance Company?



Underwritten by:
New York Life Insurance Company
New York, NY 10010

Eligibility

As a Member of the Pennsylvania Bar Association under the age of 65, you are eligible to request this Group Term Life Insurance coverage. The following are also eligible for coverage:

- Your lawful spouse if under age 65.
- Your unmarried, dependent children ages 14 days through 18 years (24 if a full-time student).
- Your FULL-TIME* employees provided they are under age 65 and have been continuously employed for at least 3 months.
- The eligible dependents of FULL-TIME employees as described above.

*"FULL-TIME" is defined as the active performance for pay or profit of the regular duties of one's normal occupation on a basis of at least 30 hours per week on a 48-week-per-year basis at a place where such duties are normally performed, or other location to which travel is required.

This coverage is available only for the residents of the United States¹ (except territories), Puerto Rico and Canada (except Quebec).

¹ Coverage may not be available in all states at this time. Contact the Administrator for current information.

Plan Features

Coverage Options – Your Pennsylvania Bar Association membership entitles you to apply for coverage amounts from \$50,000 to \$1,000,000 in increments of \$25,000. Coverage is also available to your:

- **Spouse:** You may request coverage for your eligible spouse for an amount between \$50,000 and \$1,000,000 in \$25,000 increments even if you, as the Pennsylvania Bar Association member, are not covered.
- **Employees:** Your eligible employees, can apply for up to \$250,000 in increments of \$25,000 for themselves or their lawful spouses.
- **Children:** You can apply for coverage for each of your eligible, dependent children in the following amounts:
 - Children ages 14 days through 6 months – \$500
 - Children ages 6 months through 18 years (24 if a full-time student) – \$5,000

Volume Discounts – The more coverage you request, the more you can save! If you request a \$150,000 option, you'll receive a discount in rates. Additional discounts are available for the following options:

\$ 300,000 \$ 500,000 \$ 700,000

Non-Smoker Discount – If you (or your spouse, if proposed for coverage) have not used tobacco or nicotine in any form, including nicotine patches or nicotine gum, for the past 12 months, you may qualify for non-smoker discounts which will reduce your premiums even further! Please note that if you do not qualify as a non-smoker, your rates will be higher than those shown in this brochure.

Accelerated Death Benefit – This important feature allows you to request an advance payment of the lesser of \$250,000 or 60% of the covered person's in force life amount, should that person be diagnosed with a terminal illness and given 12 months or less to live. The request must be made at least 12 months prior to the insured person's scheduled coverage termination age and the future death benefit will be reduced accordingly. (Premium contributions will not be reduced.)

While most people use these funds to pay medical expenses such as high prescription drug costs, medical bills, experimental treatments and set their affairs in order, there are no restrictions on their use. This benefit is payable only once.

To qualify, the terminally ill insured must provide the insurance company with proof of terminal illness and anticipated life expectancy (12 months or less), as well as any other necessary medical information requested. For additional details and limitations, please see the Certificate of Insurance.

Please note that the receipt of Accelerated Death Benefits may affect your eligibility for public assistance programs and may be taxable. Prior to applying to receive such benefits, you should consult with the appropriate social services agency and seek the advice of a qualified tax advisor.

Note: This Accelerated Death Benefit is not available to residents of Massachusetts.

(Continued)

Term Life “New Member Offer” – If you are a new member, under age 50, you are eligible for \$50,000 of Term Life coverage for yourself on a Guaranteed Issue basis – no medical questions! To be eligible for this “New Member Offer”, you must apply within 90 days of becoming a Pennsylvania Bar Association member. Term Life coverage for your eligible children, as well as AD&D coverage for yourself, may also be requested at that time, with no medical questions. (Please contact the Administrator for the “New Member Offer” form.)

Summary of Terms and Conditions

Effective Date – You and your dependents will become insured on the date specified by New York Life Insurance Company, provided the first premium contribution is paid within 31 days after the date billed, satisfactory evidence of insurability has been submitted, and you and your dependents are performing the normal activities of a person of good health and like age on that date.

Coverage for any person who is not performing his/her normal activities as required will not become effective until the date he/she is performing such activities, provided such date is within 3 months of the date insurance would have been effective and the person is still eligible for insurance. Payment of a premium contribution does not mean there is any coverage in force before the date as specified by New York Life Insurance Company.

Note: Residents of MD and NC: Any reference to “performing normal activities” is replaced by the requirement that the health status of any proposed insured person remain the same as stated in your application.

Benefits are paid for death from any cause, at any time, anywhere in the world. The validity of any amount of life insurance that has been in force for 2 years during the insured’s life will not be contested except for eligibility and non-payment of premiums.

When Insurance Ends – Coverage will remain in force until the earlier of the following:

- Premiums are not paid when due
- Insured Member, Employee or Spouse reaches age 80
- Employee is no longer employed FULL-TIME, as defined, for a Pennsylvania Bar Association Member
- The Group Policy is terminated by the Policyholder or New York Life Insurance Company
- The Group Policy is modified to exclude the class of insureds in which the covered person belongs. (A class may be a group of insureds with same issue age.)

Dependent child coverage will end when the eligibility requirements are no longer being met or upon the termination of the member’s or employee’s coverage.

Waiver of Premium – If you become totally disabled before age 60 and the disability continues for at least 6 months, your life insurance, and any dependent coverage, can be continued at no cost to you, subject to certain conditions. Please see the Certificate of Insurance for additional details and limitations.

Amounts of Insurance at Later Ages – Upon attainment of age 70, the amount of insurance in force for each covered person decreases to the lesser of \$100,000 or 50% of the amount in force prior to age 70. Upon attainment of age 75, this amount is further decreased to the lesser of \$50,000 or 50% of the amount in force prior to age 75. Amounts in force for dependent children do not reduce.

Group Conversion Privilege – The Plan provides conversion privileges under certain circumstances of involuntary termination as described in the Certificate of Insurance.

You Name Your Beneficiary – Your beneficiary is the last person designated by you in writing and recorded as such by or on behalf of New York Life. You may change this beneficiary at any time by written request. You are the automatic beneficiary for the Insured Dependents.

30-Day Free Look – Once your coverage is approved, you will be sent a Certificate of Insurance summarizing your benefits under the Plan. If you are not completely satisfied with the terms of your Certificate, you may return it, without claim, within 30 days. We will refund your entire premium contribution and invalidate your coverage.

To File a Claim – To file a claim, contact the Administrator at 800-327-1550 (Western PA) or 800-265-2876 (Eastern PA) for the necessary form.

Your Cost

The initial cost of insurance for you and your spouse is based upon the amount of insurance requested, gender, usage of tobacco/nicotine products and the covered person's attained age when insurance becomes effective. The cost increases as the insured person grows older. Premium contributions will vary depending upon the amounts chosen.

Current Semi-Annual Term Life Non-Smoker' Premium – As of 2009 Member, Spouse & Employee										
Age**	\$100,000		\$150,000		\$300,000		\$500,000		\$1,000,000	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
under 29	\$46.00	\$37.00	\$48.75	\$39.00	\$93.00	\$75.00	\$152.50	\$122.50	\$295.00	\$240.00
30-34	56.50	44.00	57.75	45.00	108.00	87.00	172.50	140.00	340.00	270.00
35-39	78.50	52.50	81.00	60.00	142.50	117.00	227.50	190.00	445.00	365.00
40-44	128.00	88.50	145.50	103.50	244.50	201.00	390.00	327.50	765.00	645.00
45-49	218.00	142.50	243.75	165.00	396.00	327.00	632.50	522.50	1,240.00	1,025.00
50-54	338.00	215.00	415.50	264.75	670.50	465.00	1,072.50	745.00	2,100.00	1,460.00
55-59	635.50	427.00	682.50	525.00	1,156.50	970.50	1,850.00	1,552.50	3,625.00	3,040.00
60-64	1,008.00	677.50	1,224.75	915.00	2,449.50	1,830.00	4,082.50	3,050.00	8,165.00	6,100.00
65-69	1,574.50	1,134.00	1,912.50	1,530.75	3,825.00	3,061.50	6,375.00	5,102.50	12,750.00	10,205.00
70-74†	2,188.00	1,576.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75-79†	1,792.00	1,291.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Non-smoker is defined as not having used tobacco or nicotine in any form, including nicotine patches or nicotine gum, for the past 12 months.

For smoker rates, please contact the administrator.

** Based on the age of the insured person.

† See "Amounts of Insurance at Later Ages"

For a semi-annual premium of \$6.00, you can cover all of your eligible dependent children over 6 months old, regardless of how many, for \$5,000 each. For your eligible children under age six months but older than 14 days, the \$6.00 semi-annual rate will cover them for \$500 each.

The premium contributions shown reflect the current rates and benefit structure. Premium contributions may be changed by New York Life on any premium due date and any date on which premiums 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 insured is a group of people all with the same issue age. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the policyholder.

Residents of Ontario, Canada: An 8% tax will be added to the amount of any premium due (in U.S. dollars).

How to Apply

- Complete and sign the enclosed Application for Insurance for all parties to be insured (please print).
- Be sure to answer all health questions and collect any documentation requested.
- Place your application and required documentation in the postage-paid envelope provided and drop it in the mail – that's all there is to it!
- Send no payment now, we'll simply bill you upon acceptance.

**For More Information, Please Call the Plan Administrator, USI Affinity
Toll-Free: 800-327-1550 (Western PA) or 800-265-2876 (Eastern PA)**

Monday - Friday 8:30 a.m. – 4:30 p.m.

Don't forget you have 30 days to review and cancel your coverage, so there's absolutely NO RISK in applying!

Group Accidental Death & Dismemberment Insurance – Member Only

The unexpected shock of an accident can be devastating. That’s why if you are requesting Term Life coverage under this Plan, you may also request Accidental Death & Dismemberment (AD&D) coverage, in increments of \$5,000, in an amount not to exceed the lesser of \$500,000 or your Term Life amount.

In the event of your death from a covered accident, the AD&D Principal Sum will be paid to your beneficiary. Moreover, should you suffer a specified loss due to a covered accident, a percentage of your AD&D Principal Sum will be payable, as follows:

Loss of:	Percentage of AD&D Principal Sum Payable:
Two limbs	100%
Sight of both eyes	100%
One Limb and sight of one eye	100%
One Limb or sight of one eye	50%

Loss means: with respect to limbs, actual severance at or above the wrist or ankle joint; with respect to sight, complete and irrevocable loss thereof. The loss must be directly and independently caused by an accident while AD&D coverage is in force for you, and the loss must occur within 180 days of that accident.

Current 2009 AD&D Rates	
Coverage Amount	Semi-Annual Premium
\$100,000	\$18.00
150,000	27.00
200,000	36.00
250,000	45.00
300,000	54.00
350,000	63.00
400,000	72.00
450,000	81.00
500,000	90.00

Note: AD&D Principal Sums are subject to the same age reductions as Term Life (See “Amounts of Insurance at Later Ages”).

Exclusions – No AD&D benefits will be payable for: any loss that occurs during or is due or related to military service, your incarceration or participation in (except as a victim) an illegal occupation/activity or the commission of a crime, your voluntary intake of drugs, narcotics or alcohol (unless prescribed by a physician), any declared or undeclared war or act thereof, or operating, riding in or descending from any aircraft except when riding as a passenger; or for any loss that is due or related to: a physical or mental sickness or medical/surgical treatment thereof, or suicide or intentionally self-inflicted injury while sane or insane. **(Missouri Residents: Benefits will not be paid for losses resulting from suicide or self-inflicted injury within the first two years if New York Life can show that such act was intended at the time of application.)**

IMPORTANT NOTICE

How New York Life Insurance Company Underwrites Your Request for Group Term Life Insurance – Information regarding the insurability will be treated as confidential. In considering whether the persons in your request for insurance qualify for coverage we will rely on the medical information you provide and on the information you authorize us to obtain from your doctor, other medical practitioners and facilities and other insurance companies to which you have applied for insurance. New York Life Insurance Company will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life Insurance Company and Plan Administrator employees, but only on a "need to know" basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you request, we will tell you why. If you feel our information is inaccurate, you will be given an opportunity to correct or complete the information in our files. Generally, upon written request, medical record information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured.

If we can provide you with the coverage you request, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean that there is any coverage in force before the effective date determined by New York Life Insurance Company.

For NM Residents: PROTECTED PERSONS¹ have a right of access to certain CONFIDENTIAL ABUSE INFORMATION² we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

1) PROTECTED PERSON means a victim of domestic abuse who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

2) CONFIDENTIAL ABUSE INFORMATION means information about acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal family or abuse-related relationship.

New York Life Insurance Company

3/06 ed

For more information, call a Customer Care Representative at USI Affinity:

1.800.327.1550 or 1.800.265.2876

(Western PA)

(Eastern PA)

Monday through Friday 8:30 a.m. – 4:30 p.m.

Don't forget you have 30 days to review and cancel your coverage,
so there's absolutely NO RISK in applying!



AFFINITY

This Group Term Life Insurance Plan is
Administered by:

USI Affinity

Eastern PA:

One International Plaza
Suite 400
Philadelphia, PA 19113
1.800.265.2876
www.usiaffinity.com/pabar

Western PA:

Stealth Technology Center
333 Technology Drive, Suite 255
Canonsburg, PA 15317
1.800.327.1550
www.usiaffinity.com/pabar



This Group Term Life Insurance Plan is
Underwritten by:

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
under Group Policy No. G-29212-0
on Policy Form G-29212-0/GMR-FACE

This brochure contains only a brief description of the insurance plan's principal provisions and features. The complete terms and conditions are set forth in the group policy issued by New York Life Insurance Company to the Pennsylvania Bar Association.

While we are pleased to endorse this product, that endorsement does not eliminate the need to always compare coverage and prices on available insurance products before making your purchase.