

# For Life's Major Moments



*Everyday moments are major moments. Gain peace of mind knowing they will always be protected.*



The American College of  
Obstetricians and Gynecologists  
WOMEN'S HEALTH CARE PHYSICIANS

Group 10-Year Level Term Life Insurance

You've been there for all of their big moments. From first smiles, first words, and first steps, to guiding them along as they brave what can feel like a big and scary world, you are a crucial part of their lives. Let The College's Group 10-Year Level Term Life Insurance help in the event something should ever happen to you.

## *Why Should I Consider Group Level Term Life Insurance?*

The American College of Obstetricians and Gynecologists (ACOG) Group Insurance Program provides affordable Group 10-Year Level Term Life Insurance that helps secure a stable financial future for your loved ones. Once you're approved for coverage, you won't have to worry about fluctuations in the economy or your age, health, or work situation. That's because with the ACOG Plan, your rates are scheduled not to increase for the full initial 10-year term due to your age or a change in health status.\*

## *Lifetime Insurance Protection Assured*

During the initial 10-year term period of your plan, the coverage you select is not expected to decrease and your rates are scheduled to remain the same.\* At the end of the 10-year term period, your coverage can be automatically renewed, or you may apply for a new 10-year term period if you are under age 60. If your application for a subsequent 10-year term period is approved, your premium contribution will be based on your age and health status at the time coverage becomes effective and will be for a new 10-year term period. If coverage is automatically renewed, your premiums are based on your age and will increase as you reach a higher age bracket. If insurance ends for a reason other than nonpayment of premium, you can convert your insurance protection during the conversion period from term life to an individual life insurance policy without proof of insurability. The amount of the new policy depends on the reason insurance ends and may be any form then being issued by New York Life, which does not provide term insurance or pay dividends.

\*The insurance company reserves the right to change the premium rate structure on a group basis, however your premium will be based on your entry age for the fixed 10-year term period.



Be confident in their future with valuable coverage exclusively for members of The American College of Obstetricians and Gynecologists. With Group 10-Year Level Term Life Insurance, you and your spouse can purchase up to \$2 million in coverage at competitive rates that are scheduled to be level for 10 years!\*

Don't wait to secure this valuable policy—apply today!

Questions about this coverage?

Call 800.214.8122

*Nearly 38% of Americans would feel a financial impact within a month of the primary wage earner passing away.\*\**

### *Coverage for Members and Their Spouses*

This 10-Year Group Level Term Life Insurance Plan is available to you and your spouse/domestic partner if you are both under age 60. You, and your spouse if applying, can apply for amounts from \$100,000 up to \$2,000,000, in \$10,000 increments. A member or spouse shall be limited to a maximum of \$2,000,000 each of life insurance on any American College of Obstetricians and Gynecologists Group Insurance policy.

### *Immediate Coverage*

There's no waiting period for coverage to begin. The full face amount of coverage you select becomes effective on the first day of the month after your application is approved, provided your first premium is paid. During the first two years of coverage, death from suicide will be subject to state restrictions (limited to return of premiums plus interest). If a person's age, sex, or any other data is misstated, the correct data will be used to determine if insurance is in force. If insurance is in force, the premium and/or benefits will be adjusted according to the facts.

### *Supported by a Company Known for Its Longevity and Financial Strength*

New York Life has the highest possible financial strength ratings currently awarded to any life insurer from all four of the major credit rating agencies: A.M. Best (A++), Fitch (AAA), Moody's Investors Service (Aaa), Standard & Poor's (AA+).\*\*\*

\*The insurance company reserves the right to change the premium rate structure on a group basis, however your premium will be based on your entry age for the fixed 10-year term period.

\*\*"What You Need to Know About Life Insurance." Life Happens. 2017. Web. 12 December, 2017.

\*\*\* Independent rating agency commentary as of 8/1/17

# Living Benefit Provides Additional Peace of Mind

During your lifetime, you or your spouse (if applying) can apply to collect an accelerated benefit of up to 50% of your coverage amount if you are diagnosed with a terminal illness from which you are not expected to recover (as defined in the group policy) and have a life expectancy of 24 months or less. The remaining balance of coverage is then paid to your beneficiary upon death. This living benefit can be used to help settle financial obligations or for any use as you see fit.

Living benefits are not payable if you made an absolute assignment of your life insurance under the group policy, the insurance company does not receive written consent by an irrevocable beneficiary, all or part of your life insurance is to be paid to your child(ren) or former spouse as part of a court approved divorce agreement, or the terminal illness is a result of an intentionally self-inflicted injury or attempted suicide. Receipt of living benefits may be taxable. Please consult a tax advisor for specific details.

## Lock in Your Coverage

Apply today for this valuable group term life insurance and you'll lock in coverage for your family's future. Once insured, coverage is will not be cancelled, as long as you continue to pay your premiums when due during the coverage period, are under age 70, and the group policy remains in force. Your premium is based on your entry age and is scheduled not to go up for 10 years.\* The longer you wait to apply, the higher your starting age and premium will be. Lock in your rate now!

After 10 years, if you are under age 60, you can apply for a new 10-year term period with rates based on your age and health status at that time. You can continue coverage up to age 70.

Underwritten by: 

ACOG Group 10-Year Level Term Life Insurance is underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010, under Group Policy No. G-30461-0 on Policy Form GMR-FACE/G-30461-0.

New York Life is licensed/authorized to transact business in all 50 United States, the District of Columbia, Puerto Rico, and Canada. However, not all group plans it underwrites are available in all jurisdictions. Please check the applicable insurance brochures for current availability.

Complete details, including features, costs, eligibility, renewability, limitations, and exclusions are in the Certificate of Insurance. Certain state restrictions apply. Excluded states are AK, FL, LA, ME, MT, NC, OH, OR, SD, TX, UT, VT, WA

ACOG incurs costs in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for these costs. ACOG also receives a fee for the license of its name and logo used in connection with the plan.

Administered & Brokered by:



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