

A Member Benefit of



STATE BAR  
OF WISCONSIN

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NEW

# Group Term Life Insurance Plan

*Affordable group term life insurance, approved by the  
State Bar of Wisconsin as a benefit of your membership.*



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# Group Term Life Insurance Plan

## Peace of mind for your family—protection for their future

No one wants to think about death, but if you avoid planning for the future, you could be forcing your family to abandon the lifestyle they are accustomed to.

The State Bar of Wisconsin Group Term Life Insurance Plan— with coverage issued by The Prudential Insurance Company of America—was designed for a simple purpose: to provide money to help keep your family's hopes and dreams for the future on track following an untimely death. It's money to pay the mortgage, so they can continue to live in the family home; or to help with college expenses, so your children can get the education they deserve. It's money to help ensure your family's financial future is protected.

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### Coverage designed with you in mind

With coverage amounts up to \$1,000,000, you can select the amount that best protects your loved ones. And, as your needs increase, you can simply apply for more coverage.

Among other things, the insurance benefit can be used to:

- Provide for your family's expenses (mortgage, bills, car payments, etc.)
- Safeguard your children's future (child care, college expenses, weddings, etc.)
- Secure retirement income for your spouse
- Help settle your estate, pay estate taxes, and satisfy other final expenses so your family won't be burdened.

### Coverage that you can take with you

The Plan has a portability feature that allows you to keep your coverage even if you change jobs, as long as you remain a State Bar of Wisconsin member, active or inactive.

### How much does it cost?

Rates for the State Bar of Wisconsin Group Term Life Insurance Plan are competitive, helping to make the decision to apply an easier one. Rates are based on your attained age and will increase as you enter higher age brackets, as shown in the rate chart. Like most insurance, rates are subject to change, but only on a class-wide basis—you can never be singled out for an increase.



## Optional Benefits

Depending on your needs, additional options are available under the Plan.

### Optional Accidental Death (AD) Coverage

The State Bar of Wisconsin Group Term Life Insurance Plan includes optional Accidental Death coverage, which provides an additional benefit if you die by accident. The AD insurance proceeds are payable in addition to any other life insurance benefit payable under the Plan. Members and Spouses can apply for optional AD insurance amounts of \$50,000 to \$500,000, not to exceed the amount of their life insurance. The semi-annual rate for AD coverage is \$.30 per \$1,000.

### Accelerated Benefit Option

If you become terminally ill with a life expectancy of six months or less, the Accelerated Benefit Option lets you receive 75% of your coverage amount (not to exceed \$250,000) while still living. Use the proceeds as you wish—for travel, medical bills, or family expenses. The amount payable at death is then reduced by the accelerated benefit amount paid. Please consult with your tax advisor to review any tax implications.

## Optional Dependent Coverage

**Dependent Child Coverage**—For \$12 a year, you can insure your eligible dependent children with \$10,000 of term life insurance or for \$24 a year you can insure them with \$20,000 of coverage. The cost is added to your Member Term Life premium.

**Spouse Coverage**—Covered members may also request coverage for their eligible spouses under age 65. Spouse coverage may not exceed 100% of the member's coverage amount. See the rate chart below.

### How do I Apply?

Applying for coverage is quick and easy. Use the Request Form provided, or apply online at [www.wisbar.org/grouptermife](http://www.wisbar.org/grouptermife) today.

Providing this protection to your family could be one of the most important things you ever do for them.



## Semi-annual Rates per \$1,000 of Group Term Life Coverage

(for coverage amounts \$50,000 to \$250,000)

Age	Male Non-smoker*	Male Smoker*	Female Non-smoker*	Female Smoker*
<b>Under 30</b>	\$0.18	\$0.32	\$0.16	\$0.28
<b>30-34</b>	\$0.23	\$0.40	\$0.19	\$0.33
<b>35-39</b>	\$0.33	\$0.58	\$0.28	\$0.49
<b>40-44</b>	\$0.59	\$1.03	\$0.47	\$0.82
<b>45-49</b>	\$0.86	\$1.51	\$0.69	\$1.21
<b>50-54</b>	\$1.44	\$2.53	\$1.16	\$2.03
<b>55-59</b>	\$2.63	\$4.61	\$2.11	\$3.69
<b>60-64</b>	\$4.61	\$8.07	\$3.70	\$6.47
<b>65-69</b>	\$8.16	\$14.28	\$6.53	\$11.43
<b>70-74</b>	\$14.48	\$25.34	\$11.58	\$20.27

Rates are based on your age as of your effective date of coverage and will increase as you enter higher age bands as shown in the rate chart. Choosing higher coverage amounts can lower your net costs. Rates for coverage amounts greater than \$250,000 are discounted approximately 4%. The life insurance coverage amount will be reduced by 50% at age 70 (not to exceed \$100,000). Insurance coverage will terminate at age 75. Member rates also apply to spouse coverage.

*\*Smoker status indicates tobacco and nicotine usage.*

*Rates are effective October 1, 2012 and may be changed on a class-wide basis only.*

The Group Term Life Insurance Plan is a benefit of your State Bar of Wisconsin membership. Don't pass it by.

## Features-At-A-Glance

Please refer to the specific Plan details enclosed.

- Coverage amounts up to \$1,000,000 are available.
- Protection that can help keep your family's future on track.
- An Accelerated Benefit Option that lets you receive a percentage of your coverage amount if you become terminally ill.
- Coverage you can keep, even if you change employers.
- Optional Accidental Death Coverage.
- Insurance approved by the State Bar of Wisconsin.

## Questions:

Please call the Plan Agent, Bultman Financial Services, at **(800)-344-7040**.



## Other Provisions

**When the life insurance terminates**—A member's life insurance may be continued until the coverage terminates at the earlier of, the anniversary date (10/1) or next following member's or spouse's (if applicable) attainment of age 75. Earlier termination will occur, if the Group Policy terminates or if the member withdraws from the Plan by so electing or by failure to pay the required premium contributions. (Please refer to certificate for information on dependent coverage termination.)

**Conversion rights**—If the State Bar of Wisconsin Group Term Life Plan reduces or terminates because of the member's attainment of an age, or because the member is no longer a member of the State bar of Wisconsin, or the Group Policy is terminated, the member has the privilege of converting the amount by which the insurance was reduced to a Prudential individual life insurance policy. The member can get this life insurance protection without taking a medical examination or answering health questions. To convert, a member must apply within the 31-day period after the life insurance reduces or terminates, requesting any individual life insurance policy then customarily issued by Prudential except term life insurance (although preliminary term life insurance for up to one year may be included) or a policy containing disability or other supplementary benefits. The converted policy will be effective at the end of the 31-day period, and the premiums will be the same as the member would ordinarily pay for an individual policy at that time.

**Suicide Exclusion**—If death results from or is caused by suicide, while sane or insane: (1) A death benefit is not payable if the insured dies within two years of the insured's effective date. But, Prudential will refund any premiums paid for the insured for term life insurance under this coverage. (2) The amount of any increase in the insured's death benefit is not payable if the insured dies within two years of the effective date of the increase, but Prudential will refund any premiums paid for such increase.

### Accidental Death Benefit Exclusions

**A loss is not covered if it results from any of the following:**

- 1) Suicide or attempted suicide, while sane or insane.
- 2) Intentionally self-inflicted injuries, or any attempt to inflict such injuries.
- 3) Sickness, whether the loss results directly or indirectly from the sickness.
- 4) Medical or surgical treatment of sickness, whether the loss results directly or indirectly from the treatment.
- 5) Any bacterial or viral infection. This does not include pyogenic infection resulting from an accidental cut or wound or bacterial infection resulting from accidental ingestion of a contaminated substance.
- 6) War, or any act of war, except as provided by the War Risk Hazard provision. War means declared or undeclared war, and includes resistance to armed aggression
- 7) An accident that occurs while the person is serving on full-time active duty for more than 30 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- 8) Travel or flight in any vehicle used for aerial navigation (includes getting in, out, on or off any such vehicle), except as provided by any Hazard provision, if the person is performing as a pilot or a crew member of any aircraft.
- 9) Commission of or attempt to commit an assault or a felony.
- 10) Being under the influence of any narcotic unless administered or consumed on the advice of a doctor.

## How do I Apply?

### Applying for coverage is quick and easy.

Use the Request Form provided or visit [www.wisbar.org/grouptermLife](http://www.wisbar.org/grouptermLife) to download a form or apply online.

### Additional Information

**Eligibility**—All association members under the age of 65 are eligible to apply for the Group Term Life Insurance Plan. Group Term Life Insurance is available to you in amounts up to \$1,000,000 in \$50,000 increments. Covered members may also apply to insure their spouses under age 65. Spouse coverage may not exceed 100% of the member's coverage amount. Eligible dependent children under age 26 can be insured for \$10,000 or \$20,000 per child. All coverage is subject to Prudential's approval of satisfactory evidence of insurability.

**Evidence of Insurability**—Many members and their spouses will apply for coverage without the need for medical exams or tests. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to order a paramedical exam, a blood test, an ECG, or medical records from your physician.

**Beneficiary**—The life insurance proceeds are paid to the designated beneficiary. If there is more than one beneficiary, proceeds may be divided into equal or unequal shares. The proceeds are usually paid in a single sum, but as an alternate method of payment, periodic income may be elected, with equal monthly installments of all or part of the proceeds (with interest) paid over a fixed period of time. Several other modes of settlement also are available. One of these may be selected by mutual agreement with Prudential.

### Group Life and Disability Income Medical Underwriting

**Notice**—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to MIB, Inc., a not-for-profit membership organization of insurance

companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life, disability, or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. In addition, upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The Group Term Life Insurance Plan is subject to applicable state laws and regulations.

The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad Street, Newark, NJ 07102. (973) 802-6000. The Administrator is Pearl Insurance, 120 East Glen Avenue Peoria Heights, IL 61614-5348, 800-447-4982. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide. Group Contract Series 83500.

This brochure is intended to be a summary of plan benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.

Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill. You may wish to seek professional tax advice before exercising this option.

**IMPORTANT NOTICE**—THE OPTIONAL ACCIDENTAL DEATH BENEFIT DOES NOT PROVIDE COVERAGE FOR SICKNESS.



**Prudential**