

## ADDITIONAL FACTS

**Eligibility**—All Virginia State Bar members under the age of 65 are eligible to apply for Member Term Life Insurance. Covered members may also apply to insure their spouses under age 65. (Spouse coverage may not exceed the member's coverage amount or \$1,000,000.) All coverage is subject to Prudential's approval of satisfactory evidence of insurability.

**Evidence of Insurability**—Some members 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 physical exam, a blood test, an ECG, or medical records from your physician.

**Accelerated Death Benefit Option**—The VSB Member Term Life Plan includes this important feature for insured members diagnosed with a terminal illness, with a life expectancy of 12 months or less. Subject to the terms of the contract, 50% of your coverage amount to a maximum of \$250,000 may be payable to you to assist you and your family. 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.

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### **Other Provisions**

**When the life insurance terminates**—A member's life insurance may be continued until the terminating age of 75. Earlier termination will occur: (a) at such time the participant is neither a member of the Virginia State Bar, (b) if the Group Policy terminates, or (c) if the member withdraws from the Plan by so electing or by failure to pay the required premiums. Dependent Spouse Coverage and Dependent Child Coverage under your Member Term Life Insurance Plan will terminate under any of the following conditions: your VSB Term Life Insurance Plan coverage terminates for the covered member; the child no longer qualifies as an eligible dependent; or the VSB Term Life Insurance Plan itself is terminated. If the member is deceased, the Dependent Child Coverage may be continued with Spouse Life Insurance, provided that the Spouse coverage is in effect at the time of the member's death, subject to the same termination provisions shown above.

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### **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 information 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.

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.

Group Term Life Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500. The Plan Agent is Virginia State Bar Members' Insurance Center, 9954 Mayland Drive, Suite 2200, Richmond, VA 23233.

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**Prudential**

# *Virginia State Bar Member Term Life Plan*



*Sponsored by  
Virginia State Bar*

*ISSUED BY  
THE PRUDENTIAL INSURANCE  
COMPANY OF AMERICA  
(PRUDENTIAL)*

*MARKETED BY  
VIRGINIA STATE  
BAR MEMBERS'  
INSURANCE CENTER*

*ADMINISTERED BY  
BENEFIT COORDINATORS  
CORPORATION*

*FOR MORE INFORMATION, VISIT [WWW.VSBMIC.COM](http://WWW.VSBMIC.COM),  
CALL 877-214-5239, OR EMAIL [BSPICKNALL@VSBMIC.COM](mailto:BSPICKNALL@VSBMIC.COM)*

# Virginia State Bar Member Term Life Plan



## ADDED PEACE OF MIND FOR YOUR FAMILY— PROTECTION FOR THEIR FUTURE

No one wants to think about death, but if you avoid planning for it now, could you be forcing your family to abandon the plans you've dreamed of?

The Virginia State Bar (VSB) Member Term Life Plan—issued by Prudential—was designed for a simple purpose: to provide money to help keep your family's hopes and dreams for the future on track following your death. It's money to help pay the mortgage, so they can continue to live in the family home; or for the college education they deserve. It may be used to help for a wedding your daughter will remember all her life, or to help ensure your spouse can retire in comfort.

Rates for VSB Member Term Life are affordable, helping make the decision to apply easier. Because VSB Term Life isn't a fixed-term plan, the term life coverage you choose is yours to age 75,\* as long as you continue to pay your premiums and maintain your VSB membership—even if you change jobs. In other words, you don't have to re-qualify at the end of a term, when a change in your health might make you ineligible for coverage. Rates may change on a class-wide basis only. You can never be singled out for a rate increase. Rates will change as you enter a higher age category.

As your needs increase, you can simply apply for more coverage—up to \$1,000,000. And under current IRS rules (section code 101(a)), any death benefit paid is free from income tax.

## MEMBER TERM LIFE PLAN FEATURES:

- \$1,000,000 plan maximum
- Coverage you can keep, as long as you maintain your VSB membership and you are under the age of 75\*
- Volume discount for amounts \$300,000 to \$1,000,000

**Apply today using the  
enclosed Request Form.**

## QUESTIONS:

*PLEASE CALL THE  
PLAN AGENT, VSBMIC,  
AT 877-214-5239*

*OR EMAIL US AT  
[BSPICKNALL@VSBMIC.COM](mailto:BSPICKNALL@VSBMIC.COM)*

\* Coverage amount is reduced by 50% at age 65 and reduced 50% again at age 70. Coverage terminates at age 75.

## OPTIONAL BENEFITS

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

**Spouse Coverage**—You may request coverage for your eligible spouse, up to \$1,000,000 (cannot exceed member’s coverage amount). Coverage is available in \$50,000 increments.

**Dependent Child Coverage**—For \$12 a year, you can insure your eligible dependent children. The cost is added to your Virginia State Bar Member Term Life premium. Eligible dependent children from 15 days to 19 years (25 if a full-time student) can be insured for \$10,000.

The VSB Member Term Life Plan can provide your family with money to help keep your plans for the future on track. Plan features such as coverage amounts up to \$1 million and affordable rates make the Plan valuable to many members.

Applying for coverage is quick and convenient. Simply complete the enclosed Request Form and return it to Virginia State Bar Members’ Insurance Center at the address shown on the application.

Participating members rely on the Member Term Life Plan for the coverage they need. Helping to provide that protection to your family could be one of the most important things you ever do for them.

## Virginia State Bar Member Term Life Plan

**Semi-annual rates per \$1,000 for amounts \$50,000 to \$250,000**

Attained Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
<b>Under 30</b>	\$ 0.18	\$ 0.36	\$ 0.18	\$ 0.36
<b>30–34</b>	0.24	0.48	0.24	0.42
<b>35–39</b>	0.42	0.60	0.36	0.54
<b>40–44</b>	0.60	0.90	0.54	0.84
<b>45–49</b>	0.90	1.44	0.78	1.32
<b>50–54</b>	1.38	2.16	1.26	1.92
<b>55–59</b>	2.04	3.12	1.80	2.82
<b>60–64</b>	4.62	6.24	4.08	5.64
<b>65–69</b>	7.14	12.60	7.14	11.34
<b>70–74</b>	13.50	21.60	13.50	21.60

**Semi-annual rates per \$1,000 for amounts \$300,000 to \$1,000,000**

Attained Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
<b>Under 30</b>	\$ 0.18	\$ 0.36	\$ 0.18	\$ 0.36
<b>30–34</b>	0.24	0.48	0.24	0.42
<b>35–39</b>	0.42	0.60	0.36	0.54
<b>40–44</b>	0.60	0.90	0.54	0.84
<b>45–49</b>	0.90	1.38	0.78	1.26
<b>50–54</b>	1.32	2.10	1.20	1.86
<b>55–59</b>	1.98	3.00	1.74	2.76
<b>60–64</b>	4.50	6.06	3.96	5.46
<b>65–69</b>	6.90	12.24	6.90	10.98
<b>70–74</b>	13.08	20.94	13.08	20.94

Rates shown are based on your attained age, and will increase as you enter higher age bands. Rates may be changed on a class-wide basis only. Coverage amounts are subject to 50% age reductions at ages 65 and 70.