



Association Group Term Life Insurance for The Missouri Bar

For Missouri Bar Members, Their Families and Their Employees

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 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 ensure 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 Association Group Term Life Insurance plan.



FEATURES OF THE PLAN

Member Coverage

The plan provides eligible members with group term life insurance protection in the amount you select, from \$10,000 to \$1,000,000 in \$5,000 increments.

This group coverage is available to you as a member of The Missouri Bar. Administrative costs for group coverage are low, so you can save in premium costs and enjoy the benefits of the plan.

Spouse, Child and Employee Coverage

Spouses can apply for coverage amounts of \$10,000 to \$500,000 in \$5,000 increments, regardless of whether the member is insured or not. Employees of Missouri Bar members and their spouses can apply for up to \$250,000 in \$5,000 increments. Employee spouse coverage cannot exceed the employee's and terminates when employee's coverage terminates.

Coverage of \$5,000, \$10,000, \$15,000 or \$20,000 is also available for your children at a rate of \$6.90 per \$5,000 semiannually. One premium covers all eligible children, ages 15 days to 21 years, or to age 25 if a full-time student. Children ages 15 days to six months are eligible for \$1,000, \$2,000, \$3,000 or \$4,000 respectively.

Eligibility for This Plan

Missouri Bar members and their employees under age 60 who are actively at work are eligible for coverage. Spouses of members and spouses of members' employees are eligible to apply for coverage to age 60 if the spouse is able to conduct the normal activities of a person of like age and gender, and is in good health.

Pay No Premiums if You're Disabled

If you become totally disabled before age 70, you may keep your coverage, subject to policy provisions, without paying premiums. (Employee spouse not eligible.)

Coverage to Age 75

Coverage continues for Missouri Bar members and their spouses to age 75 and then terminates. At age 75, you may convert to a whole life policy without proof of good health.

In compliance with age discrimination laws, employees' coverage will continue at a reduced level beyond age 75 if they are actively at work.

Coverage is subject to renewal by the policyholder and timely premium payment.

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 a special accident safeguard. The AD&D benefit pays your beneficiary the amount of coverage you select if you die in a covered accident, to a maximum of \$500,000.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the severity of the accident. AD&D coverage costs \$1.70 per \$10,000 semiannually. To take advantage of this offer, simply check the box on the application form. (Employee spouse not eligible.)

Individual Life Policy Conversion Option

If a covered person later becomes ineligible for this group coverage, conversion to an individual policy is allowed without proof of good health.



ASSOCIATION GROUP TERM LIFE INSURANCE FOR THE MISSOURI BAR

ADDITIONAL BENEFITS

Guaranteed Issue

New Missouri Bar members under age 50 who apply for coverage within 90 days of becoming members may apply for \$50,000 of coverage without proof of good health. \$10,000 is available for new members age 50-59.

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. You can receive a payment of up to 50 percent of your coverage, from a minimum of \$5,000 to a maximum of \$100,000.

All remaining insurance benefits will be paid to your beneficiary when you die.

Ownership Transfer Available

The provisions of this group policy allow you to transfer ownership of 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.

SEMI-ANNUAL RATES PER \$10,000 OF COVERAGE

Semi-Annual Costs for Non-Tobacco Users

Age	\$10,000 to \$99,999	\$100,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$1,000,000
Under 30	\$3.93	\$3.60	\$3.47	\$3.32	\$3.19
30-34	5.38	4.90	4.68	4.47	4.27
35-39	6.89	6.23	5.96	5.66	5.37
40-44	10.47	9.91	9.44	8.92	8.66
45-49	19.96	17.96	17.01	16.04	15.20
50-54	31.18	26.89	26.32	25.73	25.45
55-59	49.70	44.44	43.87	43.29	43.00
60-64	71.75	65.32	64.75	63.94	63.87
65-69	108.22	99.87	99.29	98.70	98.42
70-74*	194.81	194.81	194.81	194.81	194.81

Semi-Annual Costs for Tobacco Users

Age	\$10,000 to \$99,999	\$100,000 to \$199,999	\$200,000 to \$299,999	\$300,000 to \$399,999	\$400,000 to \$1,000,000
Under 30	\$5.14	\$4.70	\$4.51	\$4.32	\$4.15
30-34	7.08	6.43	6.15	5.87	5.59
35-39	9.07	8.22	7.83	7.45	7.06
40-44	13.87	13.13	12.51	11.81	11.47
45-49	26.55	23.87	22.61	21.32	20.21
50-54	41.55	35.83	35.05	34.28	33.89
55-59	66.32	59.27	58.52	57.73	57.35
60-64	95.78	87.20	86.43	85.36	85.26
65-69	144.54	133.40	132.63	131.84	131.46
70-74*	260.18	260.18	260.18	260.18	260.18

- * Member and spouse coverage reduces to the lesser of 50% or \$50,000 at age 70, and terminates at age 75. The reduced amount has the conversion option. Premium billed for ages 70-74 will be based on your reduced amount of insurance.
- Premiums are based on your age and increase as you enter a new age bracket. Your age is your age on the plan anniversary date.
 - All rates shown in the brochure are guaranteed through December 31, 2011.



The Bar Plan Insurance Agency, Inc.
 1717 Hidden Creek Court
 St. Louis, MO 63131
 Phone: (800) 843-2277
 Fax: (314) 821-0534
www.thebarplan.com

HOW TO APPLY

Complete the entire application form: Simply complete the application form and return it to: The Bar Plan Insurance Agency, Inc., 1717 Hidden Creek Court, St. Louis, MO 63131. Use a separate form for your spouse and employees.

Contact Administrator: Contact your plan administrator for additional forms, if necessary. www.thebarplan.com

Underwriting Your Application: Some applicants may be required to have a medical exam to apply for coverage. For more information on medical requirements, please consult your plan administrator.

www.ing-usa.com

Products that span the financial spectrum. Distribution through customers' channel of choice. Services to help manage financial, benefits, and retirement programs. ING 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. Insurance products provided by ReliaStar Life Insurance Company, which is a wholly-owned indirect subsidiary of ING Groep N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance and asset management businesses in more than 50 countries worldwide. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Insurance Certificate. Policy Form: LP04GP © 2009 ING North America Insurance Corporation



WWW.ING-USA.COM