

# San Francisco Trial Lawyers Association Affinity® 2000 Yearly Renewable Term Life Insurance

## Up to \$1 million of coverage for Professionals

Issued by ReliaStar Life Insurance Company,  
a member of the ING family of companies.

### The Affinity 2000 Plan for Professionals

Affinity 2000 Term Life Insurance is the newest generation of individual yearly renewable term products that have insured thousands of successful professionals and their spouses since 1957. Affinity 2000 is an extremely attractive product in today's competitive marketplace for term life insurance. Created exclusively for professionals, Affinity 2000 Yearly Renewable Term Life Insurance offers enhanced product features and highly competitive rates.

### ONE FLEXIBLE POLICY HELPS COVER YOUR INSURANCE NEEDS

- Children's education.
- Mortgage Protection.
- Inheritance and estate taxes.
- Probate costs.
- Final expenses.
- To help family with emotional and financial adjustment period after death.

Review your insurance needs. Financial advisors suggest at least five times your annual earnings. Consider why you purchase insurance and make an informed buying decision.

#### You Own Policy

With this plan, protection is provided under an individual policy that is renewable each year. Premiums are based on the claim experience of professionals insured under the program, but you retain rights of ownership. Coverage can be increased at any time simply by satisfying medical requirements. You also can transfer ownership, decrease coverage or cancel the policy.

Plus, you can feel secure about this coverage because it's provided by ReliaStar Life Insurance Company, a respected 100-year-old company that's among the nation's largest group life insurers.

#### Apply Up to Age 60

Members and spouses under age 60 are eligible to apply for coverage. Spouses can apply for their own policy even if the member does not. Members and spouses who do not use tobacco may apply for up to \$1 million of coverage. Tobacco users may apply for up to \$500,000.

#### Guaranteed Coverage to Age 75

Coverage is guaranteed renewable to age 75. Coverage cannot be reduced because of your age or cancelled due to changes in your health. Coverage can only be cancelled if premiums aren't paid on time.

#### No Annual Policy Fee

With this plan, you never pay an annual policy fee. You pay only the rates stated in the table.

#### Features That Work For You

- Up to \$1 million of coverage.
- Super-preferred rates on coverage over \$250,000.
- NO annual policy fee.
- Guaranteed renewable to age 75.
- Convertible to universal life insurance policy before age 60.
- Accidental death coverage option up to age 75.
- A disability option that eliminates premiums to age 75.
- Your spouse can apply for coverage even if you do not.
- Children's insurance.
- You own the policy because this is individual, not group, coverage. You can use it for collateral assignment and even transfer ownership.
- A payout for terminal illness.

#### A Pay-out for Terminal Illness

This plan includes an accelerated life benefit. It allows you to collect 50 percent of your insurance (up to \$100,000) if you are terminally ill, and have a life expectancy of nine months or less.\* You may use the money any way you wish. All remaining insurance benefits will be paid to your beneficiary upon your death.

\*Accelerated life benefit coverage may vary by state.

#### Conversion

You can convert your term insurance to a universal life insurance policy before age 60. Conversion is guaranteed regardless of your health, unless you are disabled and not paying premiums.

#### Competitive Rates

Rates are based on the positive claims experience of professionals covered under the program. In this program, you are protected from individual rate increases. Your rates will only increase if you enter a new age-rating category, or if rates increase for all participants in your rate class.

#### New Super-Preferred Rates

For extra savings, you can take advantage of our new super-preferred rates. Savings can be substantial, as you can see on the rate chart below. To apply, you must satisfactorily answer a few additional health questions on the application. Because these rates require some added underwriting, you benefit with lower premiums.



# OPTIONAL COVERAGES

## Disability Waiver of Premium

If you become totally disabled, as defined in the policy, before age 60, you pay no premiums during your disability and your coverage remains in force until the policy terminates at age 75.

## Accidental Death Benefit

If you die as a result of a covered accident, the benefits paid by your policy are doubled, up to a maximum accidental death benefit of \$500,000.

## Children's Coverage

You and your spouse can each apply for a children's insurance rider (if the spouse is covered under his or her own policy). This feature provides \$10,000 of coverage for each of your dependent children, ages 14 days to 25 years. Adopted children and stepchildren are also eligible.

When you and/or your spouse apply for coverage, you can add this rider, regardless of your children's medical history. One \$21.60 semi-annual premium covers all of your children.

## Rates for Term Life/Optional Benefits

Semi-Annual Premiums Per \$10,000 of Coverage

Age	Preferred Life Rates			Super-Preferred Life Rates	Disability Waiver of Premium	Accidental Death
	\$50,000 to \$99,000	\$100,000 to \$249,000	\$250,000 to \$1,000,000			
20-24	1.80	1.62	1.62	1.62	.54	.54
25-29	2.40	2.16	2.16	2.16	.54	1.62
30-34	5.28	4.14	3.90	3.54	.54	1.62
35-39	7.62	6.06	4.80	3.84	1.08	1.62
40-44	12.30	7.02	5.70	4.50	1.08	1.62
45-49	18.72	11.46	8.88	6.54	2.16	1.62
50-54	29.82	16.98	14.88	10.98	3.78	1.62
55-59	45.66	23.28	22.08	16.44	6.48	2.16
60-64	88.32	49.68	48.72	42.66	N/A	3.24
65-69	152.10	94.38	91.86	76.08	N/A	3.78
70-74	290.16	184.68	181.14	153.90	N/A	3.78

- Rates shown are guaranteed for the first year of coverage.
- Contact your plan administrator for Tobacco-user rates.

## Guaranteed Maximum Life Rates

Semi-Annual Premiums Per \$10,000 of Coverage

Age	Rate
20-24	8.52
25-29	8.85
30-34	10.20
35-39	14.40
40-44	21.00
45-49	31.20
50-54	47.40
55-59	70.80
60-64	110.40
65-69	171.00
70-74	316.20

Your life rate is guaranteed never to exceed the rates shown above.

## How to Use the Table

Multiply the rate shown by the number of \$10,000 increments applied for. (For \$100,000 coverage, multiply rate shown by 10.)

Preferred rates stated above are for non-tobacco users. Rates for amounts under \$100,000 are the same for tobacco users and non-users. Applicants who use tobacco products should contact their plan administrator for rates on amounts of \$100,000 or more. Age is your age on the policy anniversary date. Rates change on the anniversary date as you enter a new age bracket.

## HOW TO APPLY

### Complete the entire application form

Please fill in how much coverage you want. The minimum is \$50,000.

Spouses who apply must fill out a separate form.

### Submit the completed application

Send your application to Myers-Stevens & Co., Inc.

### 10-Day Free Examination

When you receive your new policy, review it carefully. Be sure you understand all of your rights and benefits under the plan. If you are not completely satisfied, for any reason, return the policy within 10 days of receipt and your premium will be fully refunded, no questions asked.

### Effective Date

Your coverage will become effective upon approval of your application and receipt of your premium. You will be billed semi-annually.

### The ING Organization

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 and other affiliated companies which are wholly-owned indirect subsidiaries 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 policy. Policy Form 40-081



### Myers-Stevens & Co., Inc.

1111 Bayhill Drive, Suite 275  
 San Bruno, CA 94066  
 (800) 862-4243  
 Fax (866) 543-4854  
 Lic. #0283284

