

Kentucky Physicians Term Life Insurance Plan

A few minutes of your time right now could mean the world to your loved ones later. Term life insurance can be a cost effective way to provide life insurance benefits at a reasonable cost. Select a benefit amount of up to \$1,000,000 and submit your application today.

Who is eligible for coverage?

As a member of Kentucky Physicians, you and your spouse are eligible to apply if you are both under the age of 65. As an insured member, you can also insure your dependent children, age 14 days to 26 years, for \$10,000*.

What amount of Life insurance is right for you?

You can choose an amount between \$100,000 and \$1,000,000, in \$5,000 increments. Your spouse may also apply for up to \$1,000,000, but cannot exceed your elected amount.

What plan options do I have?

- If you are under age 55, you may enroll in either a 10 Year or 20 Year Level Term plan.
- If you are under age 65, you may enroll in a 10 Year Level Term plan.

What are the renewal terms of this coverage?

Your coverage cannot be canceled as long as you pay your premium when due and you have not reached age 75.

Would I have the ability to convert this Group plan to an Individual plan?

Yes, if your insurance ends for any reason other than non-payment of premiums or request for cancellation, you may buy an individual life insurance policy issued by MetLife and affiliated companies without providing evidence of insurability. The amount of the new policy may be limited depending on the reason your insurance ends.

Affordable group rates

Your association group purchasing power means you receive quality coverage at affordable group rates. Your individual premium is expected to remain level for the initial term under the 10 or 20 year plans. Your premium will not increase during the initial term due to your age or health status.

- *Quick application process (no medical exam required unless required by current medical history)*
- *Up to \$1,000,000 of Life coverage*
- *Competitive Group rates*
- *Availability of Living Benefits*
- *Optional AD&D insurance up to \$500,000*
- *Special end of term protection*

Special end of term protection for level term plans

After the initial 10-year or 20-year term period, you have the option of retaining your coverage in the Annual Renewable Term Life plan to age 75, regardless of health.

Attractive plan benefits

Availability of living benefits: You can receive benefits during your lifetime. A special provision allows you to receive up to 80 percent of your life insurance benefit up to a maximum of \$500,000 if you are diagnosed with a terminal illness with a life expectancy of 12 months or less. Living benefits are subject to certain exclusions, which are listed in your Certificate of Insurance. Receipt of living benefits may be taxable (consult your tax advisor for details).

Easy application

Members and Spouses under age 40 may apply for up to \$500,000 on a simplified, non-medical application form, or online at www.NIAI.com.

*Please note, the amount of spouse or dependent coverage may vary by state laws and is subject to the limits imposed by individual states.

20 Year Level Term Plan

Current Semiannual Rates¹
(No nicotine use)**

Age	\$250,000 Select		\$250,000 Preferred		\$500,000 Select		\$500,000 Preferred		\$1,000,000 Preferred	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
20-29	132.50	171.25	96.25	118.75	247.50	325.00	175.00	220.00	310.00	410.00
30	132.50	171.25	96.25	118.75	247.50	325.00	175.00	220.00	310.00	410.00
31	135.00	171.25	98.75	118.75	252.50	325.00	177.50	220.00	315.00	410.00
32	141.25	173.75	100.00	118.75	265.00	330.00	182.50	220.00	325.00	410.00
33	147.50	177.50	102.50	118.75	277.50	335.00	187.50	220.00	335.00	410.00
34	153.75	181.25	105.00	118.75	287.50	345.00	192.50	220.00	350.00	410.00
35	162.50	187.50	108.75	118.75	307.50	357.50	200.00	220.00	365.00	410.00
36	171.25	195.00	111.25	123.75	325.00	372.50	205.00	230.00	380.00	430.00
37	178.75	203.75	116.25	127.50	340.00	390.00	215.00	237.50	395.00	445.00
38	188.75	213.75	120.00	135.00	360.00	410.00	222.50	252.50	410.00	475.00
39	201.25	227.50	126.25	143.75	385.00	437.50	235.00	270.00	435.00	510.00
40	213.75	245.00	133.75	156.25	410.00	472.50	250.00	295.00	465.00	560.00
41	226.25	267.50	142.50	171.25	435.00	517.50	267.50	325.00	500.00	620.00
42	241.25	296.25	155.00	188.75	465.00	575.00	292.50	360.00	540.00	690.00
43	257.50	328.75	166.25	208.75	497.50	640.00	315.00	397.50	590.00	775.00
44	275.00	360.00	181.25	230.00	532.50	702.50	345.00	442.50	635.00	865.00
45	296.25	396.25	196.25	252.50	575.00	772.50	375.00	487.50	690.00	950.00
46	320.00	427.50	212.50	276.25	622.50	835.00	407.50	535.00	745.00	1,045.00
47	347.50	460.00	230.00	303.75	677.50	902.50	442.50	590.00	795.00	1,155.00
48	378.75	493.75	251.25	331.25	740.00	970.00	485.00	645.00	850.00	1,265.00
49	410.00	537.50	272.50	361.25	802.50	1,055.00	527.50	705.00	920.00	1,385.00
50	445.00	590.00	296.25	392.50	872.50	1,162.50	575.00	767.50	1,005.00	1,510.00
51	476.25	660.00	321.25	423.75	935.00	1,302.50	625.00	830.00	1,105.00	1,635.00
52	508.75	741.25	346.25	453.75	1,000.00	1,462.50	675.00	890.00	1,225.00	1,755.00
53	545.00	835.00	375.00	487.50	1,070.00	1,650.00	732.50	957.50	1,355.00	1,890.00
54	590.00	936.25	407.50	531.25	1,162.50	1,852.50	797.50	1,045.00	1,505.00	2,065.00

**Non-Smoker rates are for those who have not used tobacco in any form during the past 12 months and whose lifestyle and health history meet the Non-Smoker underwriting guidelines. Premiums shown for each age are semi-annual rates for the initial premium period and are adjusted when you reach a new age bracket. Rates for under age 55 are for renewal only. Rates for tobacco users are available from the plan administrator. AD&D semi-annual rate is \$.24 per \$1,000 benefit.

How to apply:

- Complete the application included on the website. Write in the amount of coverage you want.
- Date and sign the application.

For more information, or to download an application, visit: www.niai.com.

Please email completed applications to: Woodford R. Long, CLU
wrl@niai.com.

Choose a payment plan that's right for you.

The premiums shown in the chart are semi-annual rates. You may also choose an annual billing option.

After you receive your Certificate of Insurance, you'll have a full 30 days to review it thoroughly. If you are not 100% satisfied that this is the right insurance for you, simply return it within 30 days of receipt and your premium will be refunded.

If you have any questions or would like a premium for an amount not shown here, please call NIA at 1-800-928-6421.

¹ Rates are subject to change.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

NATIONAL INSURANCE AGENCY 

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**Kentucky
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MetLife

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