

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 \$2,000,000 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 \$2,000,000, 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, have not reached age 75, remain in an eligible class, insurance continues for your class and the policy remains in force.

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

Yes. If your insurance ends for a reason other than non-payment of premiums or request for cancellation, you may be able to 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 will 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.

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

\*\*If answers to medical questions are unfavorable, then full underwriting may be required and coverage is subject to approval of insurer.

- *Quick application process (no medical exam required unless required by current medical history)\*\**
- *Up to \$2,000,000 of Life coverage*
- *Competitive Group rates*
- *Availability of Living Benefits*
- *End of term protection*

## 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 with the cost increasing over time.

## 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.\*\*\*

## 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](http://www.NIAI.com).

\*\*\*The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

## 20 Year Level Term Plan

Current Semiannual Rates  
(No nicotine use)<sup>1</sup>

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

<sup>1</sup> 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. Rates for tobacco users are available from the plan administrator.

Rates are subject to change. Premiums shown for each age are semi-annual rates for the initial premium period.

### 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](http://www.niai.com).

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

### 30-day free look

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.

If you commit suicide within 2 years from the date life insurance for you takes effect, we will not pay such insurance and our liability will be limited as follows: any premium paid by you will be returned to the beneficiary; and any premium paid by the policyholder will be returned to the policyholder.

If You commit suicide within 2 years from the date an increase in your life Insurance takes effect, we will pay to the beneficiary the amount of insurance in effect on the day before the increase. Any premium you paid for the increase will be returned to the beneficiary. Any premium paid by the policyholder for the increase will be returned to the policyholder.

Administered by:

**NATIONAL INSURANCE AGENCY** 

13804 Lake Point Circle Ste. 202  
Louisville, KY 40223  
800-928-6421  
wrl@niai.com  
www.niai.com

Kentucky  
Physicians

Underwritten by:

**MetLife**

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please your plan administrator for costs and complete details.

Policy number 159307-1-G

L0319513558[exp0320][All States][DC, GU, MP, PR, VI] © 2019 MetLife Services and Solutions, LLC