

## INCOME PROTECTION FOR ATTORNEYS

### HERE'S HOW THE COVERAGE WORKS

#### Monthly benefit checks with your name on them!

Becoming totally disabled often results in a loss of income from work, and sometimes the loss can be significant. This coverage is designed to pay you monthly benefits should you become totally disabled by an accidental injury while covered under this policy. Injury means bodily injury which results directly from an accident and independently of all other causes, occurs while you are covered under this policy, and results in total disability within 180 days of that accident.

#### Coverage with a promise that matters

Once you have been accepted, your coverage cannot be cancelled because of your health or the number of claims you've made. That's a promise you'll love even more as time goes by.

#### Benefits that just keep paying

Once you start receiving your monthly benefit check (after your waiting period), you can continue to receive benefit checks for up to two full years, provided your Total Disability completely and continuously prevents you from performing the substantial and material duties of your usual occupation and you are not working in any occupation for pay or profit. You can select a Waiting Period of either 60 or 90 consecutive days after you become totally disabled for benefits to begin.

#### The day your coverage begins

Your coverage will be effective on the first day of the month on or following the date your acceptance form is received and your premium is paid when due. You must be actively at work at least 30 hours a week on your effective date.

### 30-Day Free Look

We want you to be happy with this coverage. If for any reason you are not, simply return your insurance certificate within 30 days of receipt, without a claim, and we'll refund your premium...no questions asked!

#### Coverage you can continue to count on

You can enjoy the protection of your coverage until age 70, at which time coverage ends. Early termination will occur only if the required premiums are not paid in a timely manner, you cease to be actively at work for at least 30 hours a week, you begin active duty in the armed forces, or the master policy is terminated by either Attorneys Group Insurance Trust or New York Life Insurance Company.

#### How much coverage can I have?

You can apply for a monthly benefit in the amounts of \$500 through \$3,000 in multiples of \$500. The monthly benefit amount you select may not exceed 70% of your average monthly income. Your average monthly income is your regular monthly rate of pay, including commission, bonuses, overtime pay, or any other fringe benefit or extra compensation.

#### Enroll today!

Attorneys under age 70 who reside in the U.S. and are actively at work for at least 30 hours a week are eligible for all of the benefits of this coverage.

#### Privacy Policy & Information Practices

Our policies and procedures protect the privacy of current and former customers.

#### Safeguarding Information

New York Life maintains physical, electronic, and procedural safeguards that meet state and federal regulations. Access to customer information is limited to people who need the information to perform their job responsibilities.

**(800) 323-4487**

#### Please call us if you have ANY questions.

We're here every business day from 9AM to 5PM Central Time, and we'll be glad to help you any way we can!

## FIND MY RATE

Premiums you pay just once a year

Monthly Benefit	60 Day Waiting Period	90 Day Waiting Period
\$2,000	\$96.00	\$72.00
\$2,500	\$120.00	\$90.00
\$3,000	\$144.00	\$108.00

Premium rates are current as of 2023 and may be changed on any premium due date and on any date benefits are changed. Your rates may change only if they are changed for all others in the same class of insureds under this policy. Benefits may be changed by agreement between New York Life Insurance Company and the trustee of the Attorneys Group Insurance Trust.

### Exclusions

This policy does not cover: 1) injury sustained prior to the effective date of coverage; 2) injury resulting from the commission of a felony, illegal activity, insurrection, terrorist activity, or riot; 3) disability due to disease/infirmity, 4) injury resulting from use of drugs, intoxicants, narcotics, barbiturates, or legal intoxication; 5) injury resulting from service in the military, alliance, or international organization or civilian unit; 6) injury that does not require the regular care of a doctor; 7) intentionally self-inflicted injury, suicide or attempted suicide while sane or insane; 8) disability resulting from medical treatment unrelated to the accident; 9) war or act of war, whether declared or not; 10) air travel except as a fare-paying passenger or in a civil aircraft with a current and valid "Standard Federal Aviation Agency Airworthiness Certificate" and piloted by a person with a current and valid pilot's certificate or transport in an aircraft operated by the Air Mobility Command or similar service.

Successive Periods of Disability Limitation: Periods of disability a) due to the same or related medical causes; and b) separated by less than 6 months during which you are continuously Actively-at-Work; will be considered one Period of Disability. Disabilities due to different causes not separated by a return to full-time work.

Concurrent Disabilities: Benefits during any Period of Disability as the result of more than one accident will be considered the same as if the disability resulted from only one cause.

### Don't Keep Your Coverage Waiting

Simply mail your application to us and we'll contact you about your disability insurance right away.

Attorneys Group Insurance Plans  
PO Box 3930  
Peoria Heights, IL 61612-3930

## Apply in Less Than 5 Minutes

Our simple, one-page application is specifically designed for very busy people. Take a few minutes today and fill out your application.

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### Proudly Serving the Legal Profession Since 1972

Attorneys Group Insurance Administrators  
PO Box 3930  
Peoria Heights, IL 61612-3930

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### UNDERWRITTEN BY:



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Insurance Company  
51 Madison Avenue,  
New York, NY 10010

On policy form GMR-FACE/G-30156-0

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### BROKED AND ADMINISTERED BY:



PEARL  
INSURANCE

A DIVISION OF ONE80  
INSURANCE GROUP

1200 E. Glen Ave., Peoria Heights, IL 61616  
[pearlinsurance.com](http://pearlinsurance.com)

Pearl Insurance Licenses:

California Insurance License #0F76076  
Arkansas Insurance License #1322

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy issued by New York Life to the Attorneys Group Insurance Trust. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Policy. Coverage may vary and not be available in all states.

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