

Group Life Insurance

Exclusive Coverage for Attorneys



ROBUST FINANCIAL PROTECTION FOR YOU AND YOUR FAMILY

HERE'S HOW THE POLICY WORKS

If you were removed from the picture, would your loved ones be financially secure? Help keep your family's future protected with Group Life Insurance through AGIT.

Benefit Features

- Portable coverage at exclusively negotiated rates
- Request up to **\$500,000** in coverage
- Coverage available for spouse and children
- Accelerated death benefit
- And more!

Who is eligible?

AGIT members are eligible for coverage if they are:

- Licensed to practice law in at least one United States jurisdiction
- Working full-time*
- Under 65
- Not a resident of an excluded state**

Spouses are eligible if they are:

- Under 65
- Not a resident of an excluded state**
- Not an insured member

Dependents are eligible if they are:

- A natural child, stepchild, or adopted child
- Not married
- At least 15 days old and under age 19 (under 25 for full time students)
- Not a resident of an excluded state**
- Not an insured member

(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!

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 Request Limits

AGIT members can request coverage from **\$25,000** up to **\$500,000** in increments of **\$1,000** for themselves and their spouse.

Eligible children under 6 months may receive up to **\$1,000**; those age 6 months or older may receive up to **\$5,000**.

COVERAGE DETAILS

Accelerated Death Benefit

Available to help terminally ill insureds and their families, this feature provides the insured with one advance payment equal to 50% of their coverage amount. Please see the Certificate of Insurance for more details. Please note that the receipt of accelerated death benefits may affect your eligibility for public assistance programs and may be taxable. Consult with appropriate social services and tax counsel before receiving such benefits.

Handicapped Child Benefit

Coverage will remain in force for an insured child who has reached the termination age date if they have a physical or mental disability that renders them incapable of sustaining self-employment and requires dependency on the insured member.

Survivor Dependent Benefit

If the insured member passes, coverage will remain in force for dependents if the conversion right available has not been exercised and premium is paid when due.

*Full-time work is the active performance for pay or profit of your regular duties on a basis of at least 30 hours each week where such duties are normally performed or other location to which travel is required.

**Coverage not available in all states.

FIND MY RATE

Member Quarterly Premium Rates

Age	Amount									
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 30	4.56	9.10	13.66	17.99	22.49	26.99	31.49	35.99	40.48	41.26
30–34	5.69	11.38	17.06	20.99	26.24	31.49	36.74	41.99	47.24	51.55
35–39	9.96	19.16	28.74	32.99	41.24	49.49	57.73	65.98	74.23	77.37
40–44	14.98	29.99	45.00	48.99	61.24	73.49	85.73	97.98	110.23	114.43
45–49	27.32	49.18	73.78	84.98	106.23	127.48	148.73	169.98	191.22	192.50
50–54	49.15	93.38	140.07	159.50	199.37	239.25	279.12	318.99	358.87	387.43
55–59	72.23	140.15	210.22	227.50	284.37	341.24	398.12	454.99	511.87	551.94
60–64	116.94	231.53	347.29	424.10	530.12	636.15	742.18	848.21	954.23	960.66
65–69	100.94	201.88	302.82	403.75	504.70	605.63	706.57	807.51	908.45	914.57
70–74	91.48	182.96	274.44	365.92	457.41	548.89	640.37	731.85	823.33	828.88
75–80	97.52	195.03	292.55	390.06	487.58	585.09	682.61	780.12	877.64	883.56

Age	Amount									
	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Under 30	42.53	46.40	50.26	54.13	57.99	61.86	65.73	69.60	73.47	77.33
30–34	53.14	57.97	62.81	67.64	72.47	77.30	82.13	86.96	91.79	96.62
35–39	79.76	87.00	94.25	101.51	108.76	116.00	123.25	130.50	137.76	145.01
40–44	117.97	128.69	139.41	150.14	160.86	171.59	182.31	193.04	203.76	214.48
45–49	198.46	201.10	217.86	234.61	251.37	268.13	284.89	301.65	318.41	335.17
50–54	399.40	435.72	472.03	508.33	544.65	580.96	617.26	653.58	689.89	726.19
55–59	570.18	622.02	673.85	725.68	775.52	829.31	881.19	933.02	984.86	1,036.69
60–64	990.37	1,080.40	1,170.43	1,260.46	1,350.43	1,440.53	1,530.56	1,620.60	1,710.63	1,800.66
65–69	942.86	1,028.58	1,114.29	1,200.01	1,285.72	1,371.43	1,457.15	1,542.87	1,628.58	1,714.29
70–74	854.52	932.20	1,009.88	1,087.57	1,165.25	1,242.94	1,320.62	1,398.30	1,475.98	1,553.66
75–80	910.88	993.68	1,076.49	1,159.30	1,242.11	1,324.91	1,407.72	1,490.53	1,573.33	1,656.14

Rates current as of 2023

The premium contributions shown reflect the current rate and benefit structure. Premiums change when you enter a new age bracket. Rates are based on your current age and the monthly benefit you select. In order to protect the integrity and Certificate holder value of this plan, premium contributions may be changed by New York Life Insurance on any premium due date, but not more than once in any 12-month period and any date on which benefits are changed. Your rate may change only if they are changed for an entire class of insureds. Benefits are subject to change by agreement between New York Life and the Attorneys Group Insurance Trust.

The premium rates of this program are made possible by the careful underwriting of New York Life Insurance Company. All applications are subject to evidence of insurability satisfactory to New York Life Insurance Company. Medical exams may be required depending on your age and the amount for which you are applying. The Company reserves the right to decline coverage for any applicant who does not meet its underwriting requirements, or to exclude coverage for specified impairments or diseases.

FIND MY RATE

Spouse Quarterly Premium Rates

Age	Amount									
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
Under 30	4.56	9.10	13.66	17.99	22.49	26.99	31.49	35.99	40.48	41.26
30–34	5.69	11.38	17.06	20.99	26.24	31.49	36.74	41.99	47.24	51.55
35–39	9.96	18.87	28.31	32.99	41.24	49.49	57.73	65.98	74.23	75.56
40–44	14.77	28.96	43.43	48.99	61.24	73.49	85.73	97.98	110.23	112.62
45–49	20.81	40.78	61.19	73.87	92.33	110.80	129.26	147.73	166.20	167.32
50–54	32.46	64.27	96.41	122.17	152.71	183.25	213.80	244.34	274.88	276.73
55–59	50.77	100.93	151.40	195.47	244.34	293.20	342.07	390.94	439.81	442.76
60–64	68.24	136.21	204.31	268.77	335.97	403.16	470.35	537.54	604.74	608.81
65–69	60.57	121.12	181.69	242.25	302.82	363.38	423.94	484.51	545.07	548.74
70–74	66.26	132.51	198.78	265.03	331.29	397.54	463.81	530.06	596.32	600.34
75–80	74.10	148.20	222.31	296.41	370.51	444.61	518.71	592.82	666.92	671.41

Age	Amount									
	\$275,000	\$300,000	\$325,000	\$350,000	\$375,000	\$400,000	\$425,000	\$450,000	\$475,000	\$500,000
Under 30	42.53	46.40	50.26	54.13	57.99	61.86	65.73	69.60	73.47	77.33
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35–39	77.90	84.98	92.05	99.15	106.23	113.31	120.40	127.48	134.56	141.64
40–44	116.11	126.67	137.22	147.78	158.34	168.89	179.45	190.00	200.56	211.11
45–49	172.49	188.18	203.86	219.54	235.23	250.90	266.58	282.27	297.95	313.63
50–54	285.29	311.23	337.16	363.10	389.04	414.97	440.91	466.85	492.77	518.71
55–59	456.46	497.97	539.46	580.96	622.46	663.95	705.45	746.96	788.45	829.95
60–64	627.64	684.70	741.75	798.81	855.88	912.93	969.99	1,027.05	1,084.10	1,141.16
65–69	565.72	617.15	668.58	720.00	771.43	822.87	874.29	925.72	977.15	1,028.58
70–74	618.90	675.16	731.42	787.69	843.95	900.22	956.48	1,012.75	1,069.01	1,125.27
75–80	692.18	755.10	818.02	880.95	943.87	1,006.79	1,069.73	1,132.65	1,195.57	1,258.50

Rates current as of 2023

The premium contributions shown reflect the current rate and benefit structure. Premiums change when you enter a new age bracket. Rates are based on your current age and the monthly benefit you select. In order to protect the integrity and Certificate holder value of this plan, premium contributions may be changed by New York Life Insurance on any premium due date, but not more than once in any 12-month period and any date on which benefits are changed. Your rate may change only if they are changed for an entire class of insureds. Benefits are subject to change by agreement between New York Life and the Attorneys Group Insurance Trust.

The premium rates of this program are made possible by the careful underwriting of New York Life Insurance Company. All applications are subject to evidence of insurability satisfactory to New York Life Insurance Company. Medical exams may be required depending on your age and the amount for which you are applying. The Company reserves the right to decline coverage for any applicant who does not meet its underwriting requirements, or to exclude coverage for specified impairments or diseases.

Insurance Amount Reduction

At age **65**, coverage will reduce to 50% of amount of insurance in force prior to age 65.

At age **70**, coverage will reduce to 37% of amount of insurance in force prior to age 65.

At age **75**, coverage will reduce to 25% of amount of insurance in force prior to age 65.

Conversion

Convert to an individual policy with no medical exam when your coverage terminates. See Certificate of Insurance for conditions.

Effective Date

All coverage is subject to underwriting approval. The effective date is the first day of the policy month on or after the day your application is accepted, premium is paid when due, and all covered individuals are performing normal activities of a person in good health of like age.

When Coverage Ends

Your AGIT Group Term Life Insurance can continue until you reach age 80. Coverage will end earlier if: 1) you request to end insurance; 2) the group policy ends or is amended to end insurance for your class; or 3) premium is not paid when due. Dependent child coverage will end when the child marries, becomes a member, is no longer a dependent, or attains age 19 (25 if a full-time student). A dependent spouse's coverage will end when they reach age 80 or when they are no longer your lawful married spouse. Coverage will also end the day before the amount of insurance in force, less the amount of any Accelerated Death Benefit paid that equals zero or less. Your dependent spouse and child coverage can continue if your insurance ends in this scenario.

Incontestability

Once your coverage has been in force for two years, your coverage is incontestable except for non-payment of premiums.

Exclusions and Limitations

Coverage is provided for death from any cause, except for death from suicide within the first 12 months.

Don't Keep Your Coverage Waiting

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

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

(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!



Proudly Serving the Legal Profession Since 1972

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On policy form GMR-FACE/G-30150-0

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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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