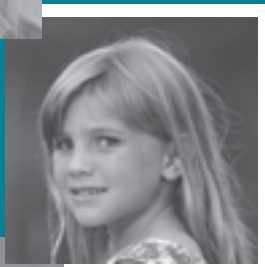




One of

your



greatest



assets is your ability

to earn a living . . .



## ... and one sure way to help protect that asset is with Disability Income Protection.

For most of us our greatest asset isn't our house or car. It's our ability to earn a living. What would



happen to your income, your debt, your family if your paychecks suddenly stopped? Your savings might help for a while, but then what would happen? The solution is disability income insurance: protection that can help pay bills when you are disabled. And as a member of your association, you have access to an outstanding plan.

### WHO IS ELIGIBLE?

All AMA members under age 60, residing in the United States or Canada (except Quebec) and actively working full time (at least 20 hours per week) in a gainful occupation are eligible to apply for this coverage.

*Note: Coverage is not available to individuals who are on active duty in the Armed Forces.*

### HOW THE PLAN WORKS?

Benefits are payable for a covered "Total Disability" that begins while you are insured. Benefits begin after your Waiting Period and are payable for the Benefit Period provided by the Plan you selected ó Plan "65" or Plan "5".

"Total Disability" means your incapacity, due to an illness or an accident, to perform the material

and substantial duties of your regular occupation during your Waiting Period and the next 24 months. After that, you must be unable to perform any occupation for which you are, or, may become qualified by reason of education, training or experience. During any period of Total Disability you may not be engaged in any occupation for pay or profit and you must also be under the regular care of a physician, other than yourself or a member of your family.

### MONTHLY BENEFIT AMOUNTS?

You may apply for a monthly benefit from \$200 through \$5,000 in \$100 increments. Your monthly benefit requested, when combined with all other disability insurance you already have cannot exceed 70% of your average gross monthly income.

The Monthly Benefits payable under this plan will be reduced by "Other Benefits" that may be payable as a result of your disability. "Other Benefits" include any other group plan you may have, employer's salary continuance, Social Security, Worker's Compensation, No Fault Auto Insurance Policy, etc.

Monthly Benefit Amounts also reduce automatically when you attain age 60 ó monthly benefits reduce to a maximum of \$3,000, and, when you attain age 65 ó monthly benefits reduce to a maximum of \$1,000.

*Note: This reduction applies even if you are receiving benefits at these ages*



### WAITING PERIODS

You may select either a 60 or 90 day waiting period. The Waiting Period is the number of consecutive days you must be totally disabled before benefits begin.

### BENEFIT PERIOD —

#### YOU HAVE TWO PLANS TO CHOOSE FROM

You may select either Plan "65" or Plan "5"

Plan	Age When Total Disability Begins	Maximum Benefit Period*
"65"	Before age 63	To age 65
	63 - 64	2 years
	65 - 69	1 year
"5"	Before age 61	5 years
	61	4 years
	62	3 years
	63	2 years
	64 - 69	1 year

\*Reduced benefit period for disabilities due to mental or nervous disorders and alcoholism or drug addiction ó see limitations for further details.

### RESIDUAL DISABILITY BENEFIT

You will be eligible for residual disability income benefits if you return to work following a period of a covered total disability of at least 3 months and your current earnings are no more than 75% of your pre-disability average earnings.\* The reduction of earnings must be a consequence of your total disability.

The residual benefit is a percentage of your total disability benefit equal to the percentage reduction of monthly earnings. However, for each month that the percentage reduction is 75% or more, the plan will pay the full disability benefit. The residual benefit will be paid as long as total

disability benefits would have been paid if the underlying total disability had continued or until current income exceeds 75% of pre-disability average earnings, if sooner.

No residual disability income benefit is payable following a total disability unless it begins while insured, is due or related to the same illness which caused the covered total disability, is not separated from periods of covered total disability by a return to full time work of six months or more, and it begins before your 64th birthday.

\*Pre-disability earnings means your average monthly earnings for the 12 or 24 months, whichever period produces the higher average, prior to the onset of your disability.

### WHAT HAPPENS IF I DIE WHILE RECEIVING BENEFITS?

Your association plan has a Survivor Income Benefit. If you should die while receiving benefits for a disability for at least 6 consecutive months, but less than 12 months, a benefit of 3 times your last monthly benefit prior to your death will be paid to your beneficiary.

If you should die after receiving benefits for 12 consecutive months your beneficiary will be paid a benefit of 75% of your last monthly benefit for the next 12 months.

Survivor Benefit are not payable for disabilities that have reached the Maximum Benefit Period.

### BENEFITS FOR RECURRING DISABILITY

Successive periods of disability due to the same or related cause and not separated by a return to active work for at least six consecutive months will be considered one period of disability, as will unrelated disabilities that are not separated by return to active practice for at least one full day. Disabilities that meet these separation

requirements will be treated as a new disability, subject to a new waiting period.

### HOW DO I APPLY?

Simply complete the enclosed application and forward to NEBCO, Post Office Box 152501, Irving, Texas 75015-2501. Please do not send a premium check; you will receive a statement once your application has been approved. Your Certificate of Insurance will be sent when the first premium payment has been received.

### WAIVER OF PREMIUM AND CONTINUATION OF BENEFITS

Future premium payments will be waived for as long as benefits are payable when you have been totally disabled for six consecutive months.

### WHAT IS NOT COVERED?

#### Exclusions

The following disabilities are not covered:

- **Air Travel** ó A disability that: (a) occurs during; (b) is due to; or (c) is related to: your travel in, travel on, fall from or descent from any aircraft while such aircraft is in flight, **unless** you are traveling: (a) solely as a fare paying passenger on a licensed, commercial, regularly scheduled, nonmilitary aircraft; or (b) in a civil aircraft having a current and valid "Standard Federal Aviation Agency Airworthiness Certificate" and piloted by a person with a current and valid pilot's certificate with proper ratings for the type of flight and aircraft involved; or (c) in a transport aircraft operated by the Military Airlift Command or its successor organization.
- **Crime/Illegal Occupation/Illegal Activity** ó A disability that: (a) occurs during; (b) is due to; or (c) is related to; your incarceration or participation in: (a) the commission of a felony; (b) an illegal occupation or activity; (c) an insurrection; (d) terrorist activity; or (e) a riot.

Questions? Call toll-free 800.233.3938

**RATES AS OF JANUARY, 2005**  
**SELECT THE LTD PLAN THAT BEST**  
**FITS YOUR NEEDS**

*Semi Annual Rates per \$100 unit  
of monthly benefits.*

*Plan "65"*

Member's Age	Waiting Period	
	<b>60 Days</b>	<b>90 Days</b>
Under 40	\$ 5.74	\$ 5.19
40-49	9.78	8.42
50-59	16.36	15.68
60-64*	19.13	17.00
65-69*	22.48	20.19

*Plan "5"*

Member's Age	Waiting Period	
	<b>60 Days</b>	<b>90 Days</b>
Under 40	\$ 4.42	\$ 3.83
40-49	6.12	5.36
50-59	12.71	11.18
60-64*	19.13	17.00
65-69*	22.48	20.19

\*Renewal rates only.

**IMPORTANT NOTES ABOUT PREMIUM RATES**

- All premium rates are based upon your attained age when your insurance becomes effective and your attained age at renewal. Rates increase automatically at renewal as you enter a new age class E.G., 40—49, 59—59, etc.
- Rates shown are current and may be changed by New York Life on any premium due date and on any date on which benefits are changed. Future benefits are subject to change by agreement between New York Life and AMA.
- Rates shown for age 60—64 and 65—69 are for renewal purposes only. You must be under age 60 to apply.

• **Drugs** ó A disability that is due to or related to an injury sustained as a result of taking drugs, intoxicants, narcotics, barbiturates or hallucinogenic agents, unless such use is: (a) as prescribed or administered by a doctor, other than yourself, or (b) accidental.

• **Impairment Restriction** ó A disability that is due to or related to a condition which is specifically excluded from or limits coverage at the time of issue.

• **Pregnancy, Childbirth or a Related Medical Condition** ó A disability that is due to a pregnancy, childbirth or a related medical condition, except for certain complications of pregnancy.

• **Regular Care** ó A disability that does not require the regular care of a doctor ("doctor" does not include yourself or a member of your immediate family).

• **Self Inflicted Injury** ó A disability that is due to or related to an intentional self-inflicted injury or occurs while intentionally injuring oneself; whether sane or insane. **Missouri Residents: attempted suicide or self inflicted injury while insane will not be excluded from coverage.**

• **Military Service** ó A disability that is due to your service in the Military, Naval or Air Force of any country, alliance or international organization or in a civilian unit serving with any of these forces.

• **War** ó A disability that is due to or related to a declared or undeclared war, an act of war or an armed conflict that involves the armed forces of one or more countries.

• **Pre-Existing Conditions** ó No benefits are payable for an illness or injury due to a pre-existing condition not disclosed on the application for coverage, until 12 consecutive months after the effective date of coverage during which no treatment or medical advice was received for the condition.

A pre-existing condition is any injury, sickness, mental, nervous or emotional disorder, or related illness for which a person consulted a doctor, received any medical service or supplies, or took any medication during the 3 months immediately before becoming covered under this plan (and which was not disclosed on the individual's request for coverage). A condition fully disclosed on the request for coverage is not considered a pre-existing condition. Please be aware, however, that failure to disclose a pre-existing condition on your request for coverage could lead to future claim denial and rescission of your coverage.

**Limitations**

• Disabilities due to a mental or emotional disorder, alcoholism or drug addiction are limited to a Maximum Benefit Period of 24 months.

• Monthly Benefit Amounts are subject to reduction at ages 60 and 65 and also may be reduced by other benefits that you may have ó see Monthly Benefit Amounts section for details.

**EFFECTIVE DATE OF COVERAGE**

All coverage is subject to underwriting approval by New York Life. Approved coverage will take effect on the first of the month following approval provided the premiums are paid in a timely manner. You must be working full-time (at least 20 hours per week) at your usual occupation on the date your coverage is effective.

**TERMINATION OF COVERAGE**

Your coverage can remain in force until you reach age 70; as long as you remain a member of AMA; you continue working full time at least 20 hours per week (unless you are receiving benefits for a covered total disability); your premiums are paid when due; you have not entered active duty in the armed forces; you have not received

benefits for the Maximum Benefit Period for a covered total disability; and the Group policy remains in force.

The Group Policy may be terminated by either the AMA or New York Life.

**Notice to Canadian Residents:**

All premiums must be in U.S. dollars. In addition, Ontario has enacted a law requiring an 8% tax on all group insurance purchased by individuals. Thus, Ontario residents should add 8% to their premium amount due.



Underwritten by:

New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010



Administered & Marketed by:

NEBCO

P.O. Box 152501

Irving, TX 75015-2501

1-800-233-3938

CA Lic. No. 0D28750

FL Lic. No. L007016

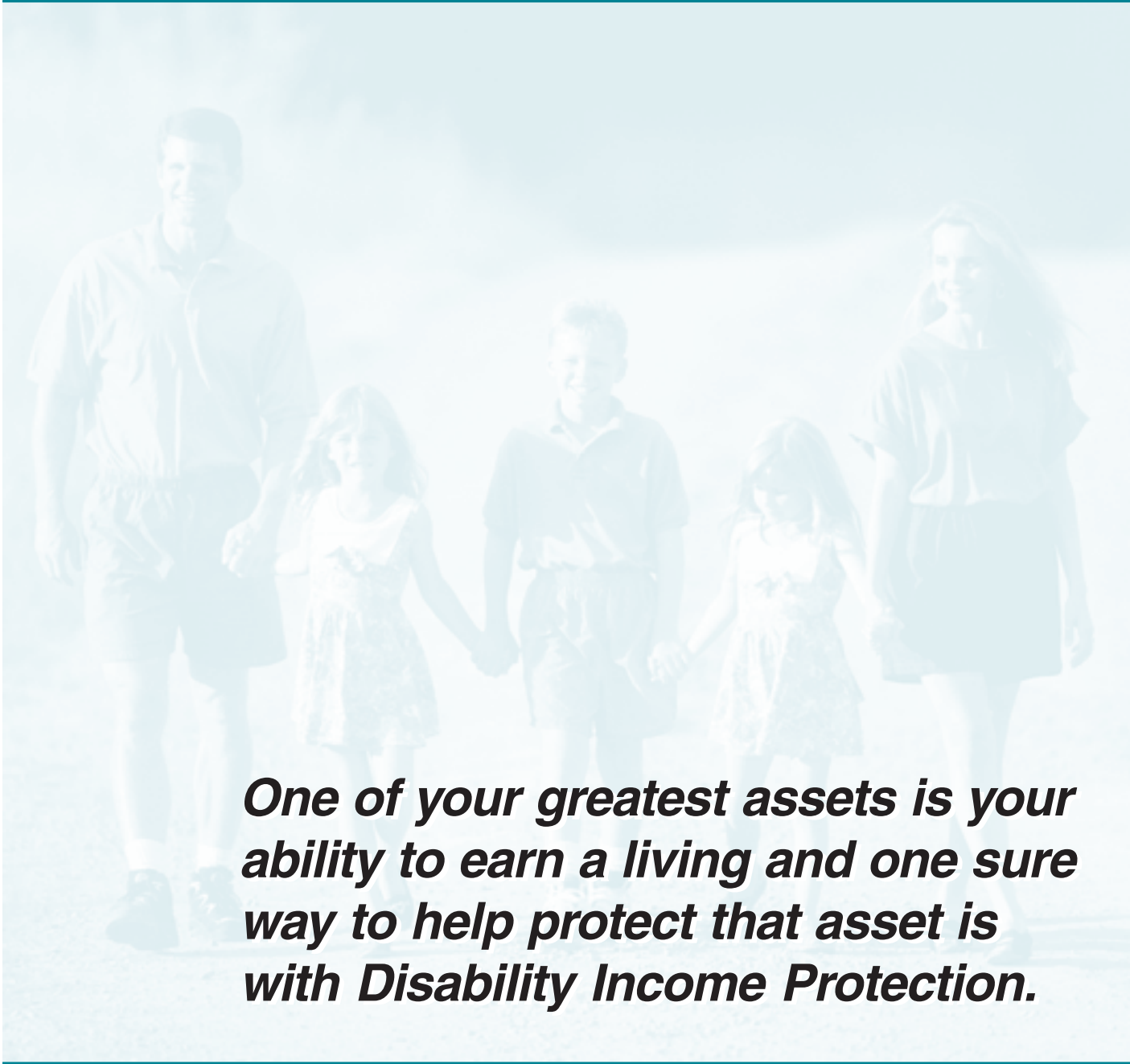
TX Licensed Agent:

Samuel Hamin Fleet, Lic. No. 1091381

This brochure is an outline of coverage only and is not a contract. Terms and conditions of coverage are set forth in Group Policy G-29098-1 (Policy Form GMR) issued to the American Marketing Association. This group policy is subject to the laws of its state of issue. Complete plan details are also contained in the Certificate of Insurance, which is issued to all insured members under the plan. This plan is not available in all states.

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***One of your greatest assets is your ability to earn a living and one sure way to help protect that asset is with Disability Income Protection.***