



Protect your family's financial future . . .



. . . with 10 year Level Term Life Insurance



Apply for coverage in this renewable, Ten-Year Level Term Life Group Life Insurance plan sponsored by your association and underwritten by New York Life Insurance Company

YOU AND YOUR LOVED ONES WILL BE GLAD YOU DID.

It happens all the time. Unfortunately. A family is forced to cope with the unexpected. A life is lost. A loved one is mourned. And the survivors have to fend for themselves ó financially ó for the first time.

Fortunately, you can help prepare for times like these. You can put your hard earned money into savings and investment accounts. And purchase life insurance.

YOU'LL FEEL BETTER, THEY'LL FEEL SAFER.

The truth is, nobody likes to think about life insurance. But almost everybody should have it.

Do you have others in your life that depend on your income? Debts? Financial obligations? A financially secure future for your family? If you answered yes to any of these questions, then you should consider life insurance.



YOUR RATE — AND BENEFIT — IS LOCKED IN.

Choosing a life insurance policy is one of the most important decision you will ever make ñ one which may make such a big difference in your family's financial well-being.

This group term life insurance program is designed to help you protect your family's financial future for a 10-year period. Regardless of your health in the future, once you are insured, your rate is *LOCKED IN*, guaranteed not to increase for 10 years following your coverage effective date. That's right, your rates will not increase annually, as they would with some other term life policies.

What's more this plan is underwritten by New York Life Insurance Company (New York, NY 10010), one of America's strongest and most respected life insurance carriers, a company that has been providing valuable coverage at affordable rates for over 150 years.

HELP PROVIDE FOR YOUR FAMILY'S FUTURE — TODAY.

Life insurance may seem like an option to you today, but someday it may be essential to your loved ones.

Go ahead! Help provide your family with the financial protection and security they may eventually need. Rest assured knowing you have helped prepare your loved ones for the day when they may have to fend for themselves financially. Apply for this coverage today. If you have questions, call our insurance administrators, 1.800.233.3938, central time 8 a.m. to 4:30 p.m.

ELIGIBILITY

You are eligible to apply for coverage under this plan if you are an AMA member under age 65 and residing in the United States, Puerto Rico or Canada (except Quebec).

Coverage is also available for your lawful spouse under age 65 and your unmarried dependent children age 15 days to age 23 (age 26 if a full time student).

AMOUNTS AVAILABLE

Eligible Members may apply for coverage amounts from \$10,000 to \$1,000,000 (in \$10,000 units).

Eligible spouses may apply for coverage amounts up to \$1,000,000 (in \$10,000 units) so long as the amount requested does not exceed the member's coverage amount.

Eligible children may be insured for \$3,000 of coverage (\$250 if between ages 15 days and 6 months).

Note: If both the member and spouse are AMA members both may apply as members, but, you may not also apply as dependents of each other. Only one spouse may request children coverage.

10 YEAR LEVEL TERM LIFE PLAN THE INITIAL 10 YEAR TERM & RENEWAL OPTIONS

This 10 Year Level Term Life Plan is designed to provide you with life insurance protection for a full 10 year period with guaranteed rates.

At the end of your initial 10 Year Term you may reapply for a subsequent 10 Year Term with premium rates based on your then current attained age and underwriting class. If you qualify, your rates would be guaranteed for a subsequent 10 year period.

Alternatively, your coverage may be continued in force on a non-guaranteed rate basis, at premium rates which increase as you attain subsequent 5 year age brackets.

Coverage under the plan may be continued to age 75 provided you remain a member and the Group Policy remains in force ó See Termination Section for further details.

ACCELERATED DEATH BENEFIT

To help with what could be a difficult and financially challenging time, this plan contains a ìLiving Benefitî or ìAccelerated Death Benefitî that can allow you to receive 50% of you benefit in advance, should you be diagnosed with a terminal illness. Premiums would continue to be payable in full, and the amount of your death benefit reduced by 1/2. This benefit can be used to pay for medical bills, drug costs, physical care or in any way you see fit.

To qualify, you must be under age 74, provide proof of terminal illness and a life expectancy of 12 months or less, as well as any other medically necessary information requested. For additional details and limitations, please see your Certificate of Insurance.

Please note that the Living Benefit/Accelerated Death Benefit may affect your eligibility for some public assistance programs. You may wish to consult your financial advisor and/or attorney to determine how this may affect your personal situation. Accelerated Death Benefits are not available to residents of Massachusetts.

HOW PREMIUMS ARE PAID

Premiums will be deducted either monthly by electronic funds transfer, or billed quarterly, semiannual or annual.

ADDITIONAL PROVISIONS



Beneficiary: The member may name anyone as the beneficiary for coverage on his/her life.

Conversion: Can allow you to convert your group coverage to an individual policy subject to certain conditions. No medical examination will be required (See your Certificate of Insurance for details.)

COVERAGE LIMITATIONS

Suicide*: If death results from suicide within the first 2 years of its effective date benefits will be limited to the premiums paid.

**Missouri residents: Benefits will not be paid for suicide within the first two years of coverage if New York Life can show that suicide was intended at the time of application.*

Incontestability: The validity of any amount of life insurance that has been in force for two years during the insuredís life will not be contested except for eligibility and non-payment of premiums.

TERMINATION

Your coverage may be continued through age 74, provided you remain an AMA member, pay your premiums when due, and the Group Policy remains in force. The Group Policy may be terminated by either the AMA or New York Life. Coverage for your insured spouse & children may be continued so long as your coverage remains in force, their premiums are paid when due and they remain otherwise eligible.

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 and your spouse (if

also applying) must be performing your normal activities on the date coverage is effective.

HOW TO APPLY

1. Complete the enclosed application answering all questions fully. If both you and your spouse are applying, make sure you both sign and date the application.
2. Do not send money. You will be billed after your application is approved.
3. Mail the completed application in the enclosed, self-addressed envelope. Thatís all there is to it.

If you have any questions regarding the plan, application or claims, contact the plan administrators listed below.



Underwritten by:
New York Life
Insurance Company
51 Madison Avenue
New York, NY 10010



Administered & Marketed by:
NEBCO
P. O. Box 152501
Irving, Texas 75015-2501
800.233.3938
CA Lic. No. 0D28750
FL Lic. No. L007016
TX Licensed Agent:
Samuel Hamin Fleet, Lic. No. 1091381

This brochure is intended to be a brief outline of the coverage offered, and not a contract of insurance. Complete details on benefits and provisions are included in the Certificate of Insurance issued to each insured under Group Policy G-29107-0. The Group Policy is issued to the American Marketing Association on Policy Form GMR. AM03TL

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Questions? Call toll-free 800.233.3938