



 For more information
please contact:



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The Voya Financial™ Organization

Products that span the financial spectrum. Distribution through customers' channel of choice. Services to help manage financial, benefits, and retirement programs.

Voya Association Sales offers a broad array of traditional group insurance products, voluntary benefits and value-added services to meet the financial needs of association members and their employees. It offers insurance programs to more than 250 professional associations and their members nationwide.

Insurance products provided by ReliaStar Life Insurance Company, a member of the Voya Financial™ family of companies.

This brochure is for summary purposes only. For a complete description of benefits and limitation please read your Certificate of Insurance.

Policy Form LP00GP

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Chicago Bar Association Group Term Life Insurance

For Association Members,
Their Families and Their Employees



ReliaStar Life Insurance Company, a member
of the Voya Financial™ family of companies.

RETIREMENT
INVESTMENTS
INSURANCE

VOYA
FINANCIAL™

Help secure your family's future with careful planning.

Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can ease the financial stress that death brings to a family. It can help provide the funds your spouse and dependents need for a secure, comfortable future.

By planning ahead, you can assure that your beneficiaries will have the money necessary to help:

- Maintain the standard of living you want for them.
- Protect your home and other assets
- Pay for education, child care and household expenses
- Cover funeral and probate costs, taxes, debts and other obligations
- Invest for income and opportunities in coming years

Professionals like you take your responsibilities seriously. You want the best for your family. That's why so many successful professionals choose the ReliaStar Life Insurance Company Association Group Term Life Insurance plan.



How to Apply

- 1 Complete the entire application form**
Please complete an application for each person applying for coverage. Please use a separate form for your spouse and employees.
- 2 Return to CBA Administrators, Inc.**
Please return your application to the Plan Administrator in the envelope provided.
- 3 Questions? Need Assistance?**
If you have any questions or would like additional copies of the application, please contact your Plan Administrator.

Underwriting Your Application

Some applicants may be required to have a medical exam in order to apply for coverage. For more information on medical requirements, please consult your plan administrator.

Exclusions

Death resulting from a condition misrepresented on your application, or death by suicide within the first two years of coverage are exclusions under this plan. AD&D coverage is subject to additional exclusions. Please read your insurance certificate for details.

Provide Security at Affordable Rates

The plan provides members with term life insurance protection in the amount you select, from \$5,000 to \$1,000,000, in \$5,000 increments.

This group coverage is available to you as a member of the Chicago Bar Association. Administrative costs for group coverage are low, so you can save on premium costs and enjoy the benefits of the plan.



Spouse, Child and Employee Coverage

Employees of Members can apply for coverage amounts of \$5,000 to 1,000,000 in \$5,000 increments. Spouses of members can apply for up to the amount of coverage the member is insured for.

Coverage of \$10,000 is also available for your children, at a semi-annual rate of \$12.60. One premium covers all eligible children, ages six months to 19 years, or to age 23 if a full-time student. Children ages 14 days to six months are covered for \$1,000.

Eligibility for this Plan

Members actively performing the normal duties of their occupation, and their spouses, are eligible to apply for coverage if under age 60. Employees of Members are eligible to apply if actively working for a Member.

Pay No Premiums if you’re Disabled

If you become totally disabled before age 60, you may keep your coverage, subject to policy provisions, without paying premiums.

Guaranteed Coverage to Age 75

Member and Spouse coverage will reduce to the lesser of 50% or \$50,000 at age 70, and will terminate on the Group Policy anniversary date on or after their 75th birthday.

Employee of Member coverage will reduce to 50% at age 70 and will terminate when no longer actively working for a Member.

Coverage is subject to renewal of the group policy by the Chicago Bar Association and timely premium payment.

Semi-Annual Member, Spouse and Employee Non-Tobacco User Rates

| Insured’s Age | \$50,000 | \$100,000 | \$250,000 | \$500,000 |
|---------------|----------|-----------|-----------|-----------|
| Under 30 | 24.68 | 43.05 | 107.63 | 215.25 |
| 30-34 | 24.68 | 43.05 | 107.63 | 215.25 |
| 35-39 | 32.03 | 55.65 | 139.13 | 278.25 |
| 40-44 | 51.45 | 90.30 | 225.75 | 451.50 |
| 45-49 | 88.20 | 155.40 | 388.50 | 777.00 |
| 50-54 | 146.48 | 258.30 | 645.75 | 1,291.50 |
| 55-59 | 256.73 | 451.50 | 1,128.75 | 2,257.50 |
| 60-64 | 271.43 | 476.70 | 1,191.75 | 2,383.50 |
| 65-69 | 461.48 | 811.65 | 2,029.13 | 4,058.25 |
| 70-74* | 300.04 | 600.08 | 600.08 | 600.08 |

* The cost for ages 70-74 represents the cost for the reduced amount of coverage. Rates are guaranteed until January 1, 2015.

Protection for Accidental Death and Dismemberment (AD&D)

The unexpected financial “shock” of an accident can be devastating to a family. That’s why this plan offers a special accident safeguard. The AD&D benefit options pays your beneficiary equal the value of your coverage if you die in a covered accident, to a maximum of \$250,000.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the accident’s severity. AD&D coverage costs \$2.50 per \$10,000 semi-annually. To take advantage of this offer, check the box on the application form.

Individual Policy Conversion Option

If a covered person later becomes ineligible for this group coverage, conversion to an individual life insurance policy is allowed, without proof of good health. Accelerated life coverage and AD&D coverage, if elected, are excluded from conversion.

Additional Benefits for Members

Guaranteed Issue

New members under age 55 who apply for coverage within 90 days of becoming members may apply for \$50,000 of coverage for themselves and for \$10,000 of coverage dependent children, without evidence of good health.

A Pay-Out Option During Your Lifetime

If you are terminally ill and have a life expectancy of 24 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of 50 percent of your coverage, to a maximum of \$150,000. All remaining insurance benefits will be paid to your beneficiary when you die.

Ownership Transfer Available

The provisions of this group policy allow you to transfer ownership of coverage to your spouse, business partner, professional corporation or a trust. Transfer of ownership could result in a tax advantage for you. Contact your tax advisor for details.