



For more information
please contact:



CBA Administrators, Inc.
321 South Plymouth Court
Chicago, IL 60604
Tel: (312) 554-2075
Fax: (312) 554-0312



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 Voya Financial™ family of companies.

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

Policy Form LP00GP

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LG115960

169033 05/01/2014

RETIREMENT
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INSURANCE



Voya.com



The Chicago Bar Association Group Term Life Insurance 10- or 20-Year Level Premium

For Association Members,
Their Families and Their Employees



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

RETIREMENT
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About Life Insurance

Life insurance provides basic protection for your loved ones if something happens to you. The loss of your income could create immediate financial hardship and lifestyle changes for your family. Life insurance helps assure your family can maintain financial security and meet financial obligations.

While a large percentage of U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt.

Life insurance can help you:

- **Protect your family:** Your family depends on your income. Life insurance helps replace that income when they need it most.
- **Protect your home:** For most families, their home is the largest asset. Life insurance can enable your family to remain in their home, pay the mortgage and avoid the trauma of relocation.
- **Protect children's education:** Covering the soaring cost of education becomes even more difficult when there is a loss of income. Life insurance helps secure your children's future.
- **Settle expenses:** Life insurance can also help cover financial expenses, such as medical bills and funeral costs, as well as unplanned expenses and unforeseen financial crises.

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.





Help Provide Security at Affordable Rates

The plan provides members with term life insurance protection in the amount you select, from \$200,000 to \$1,000,000, in \$5,000 increments.

Your premium is designed to remain level for up to 10 or 20 years. With our plan, the initial premium will not change for the first 10 or 20 years unless the insurance company exercises its right to change premium rates for all insureds covered under the group policy and with 60 days advance written notice.

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 \$200,000 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 10-Year Level Term coverage if under age 66 or 20-Year Level Term coverage if under age 56. Employees of Members are eligible to apply if actively working for a Member.

Level Term for 10 or 20 Years

At the end of the level term period, evidence of insurability is required to enter another level term period (subject to the maximum age to begin a level term period). If evidence of insurability is not provided or not approved by ReliaStar Life, rates will be based on the five-year age brackets for the insured’s current age.

Super-Preferred Rates

For extra savings, you can take advantage of super-preferred non-tobacco rates. Because the rates require some added underwriting, you benefit with lower rates.

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.

Continuous Coverage to Age 75

Coverage will not reduce during your level term period. For members and spouses who are under age 70 at the end of a level term period, coverage will not reduce until age 70. Coverage will reduce to the lesser of 50 percent of the amount in effect prior to age 70 or \$50,000, and terminate on the Group Policy anniversary date on or after their 75th birthday.

For active employees who are under age 70 at the end of a level term period, coverage will not reduce until age 70. Coverage will reduce to 50% at age 70, and will terminate when no longer actively working for a Member.

Upon termination, the insured may convert to an individual whole life policy, without proof of good health.

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

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 pays your beneficiary equal the value of your coverage, to a maximum of \$250,000, if you die in a covered accident.

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, simply check the box on the application.

Individual Policy Conversion Option

If an insured later becomes ineligible for this group coverage, conversion to an individual whole life 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

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.

Rates for Member, Spouse and Employee

10-Year Semi-Annual Level Premium Rates per \$1,000 Volume Band: \$200,000 through \$1,000,000

	\$200,000 to \$495,000		\$500,000 to \$1,000,000	
Issue Age	Super Preferred Non- Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco	Preferred Non-Tobacco
18-26	0.280	0.341	0.224	0.296
27	0.281	0.342	0.224	0.296
28	0.282	0.346	0.225	0.300
29	0.285	0.352	0.228	0.305
30	0.291	0.361	0.233	0.313
31	0.295	0.370	0.238	0.322
32	0.301	0.382	0.244	0.333
33	0.308	0.395	0.250	0.345
34	0.315	0.409	0.257	0.357
35	0.324	0.424	0.265	0.370
36	0.341	0.451	0.280	0.393
37	0.359	0.480	0.295	0.418
38	0.379	0.510	0.312	0.444
39	0.395	0.537	0.323	0.462
40	0.441	0.605	0.341	0.491
41	0.472	0.653	0.370	0.535
42	0.505	0.703	0.401	0.583
43	0.540	0.756	0.435	0.634
44	0.577	0.813	0.470	0.688
45	0.652	0.908	0.524	0.761
46	0.736	1.030	0.563	0.821
47	0.784	1.104	0.603	0.884
48	0.836	1.185	0.646	0.951
49	0.882	1.257	0.685	1.011
50	0.995	1.427	0.781	1.158
51	1.080	1.558	0.853	1.269
52	1.159	1.681	0.919	1.374
53	1.246	1.815	1.047	1.570
54	1.326	1.937	1.119	1.678
55	1.429	2.096	1.274	1.916
56	1.536	2.274	1.375	2.084
57	1.658	2.473	1.502	2.291
58	1.781	2.675	1.625	2.492
59	1.899	2.870	1.745	2.689
60	2.050	3.122	1.898	2.943
61	2.238	3.423	2.086	3.245
62	2.415	3.710	2.265	3.535
63	2.640	4.071	2.493	3.900
64	2.905	4.484	2.760	4.319
65	3.305	5.110	3.163	4.949

- Contact your plan administrator for tobacco-user rates or for 20-year level term rates.
- Rates are shown as of January 1, 2014.