



## Help Protect the Life You've Built.

Give your family the help they may need to get through tough financial times should the unexpected happen. The **State Bar of Texas (SBOT) Member Term Life Plan**—with coverage issued by *The Prudential Insurance Company of America*—provides money to help your family following your death. It can help with paying credit card bills and funeral expenses, as well as long-term responsibilities like the mortgage and college tuition.

### Exclusive member benefits.

- Up to **\$500,000 in member term life coverage** is available.
- **For many coverage amounts, no intrusive tests** – just answer a few simple health questions.
- **Included at no additional cost!** If you become chronically ill and incapable of performing at least two Activities of Daily Living\* for at least 90 days or have a severe cognitive impairment that requires substantial supervision, the Accelerated Death Benefit option feature provides up to 25% of your coverage amount, up to a maximum of \$250,000.
- **Coverage you can keep**—even if you change jobs—as long as you remain a State Bar of Texas member.

### Coverage also available for your eligible dependents<sup>1</sup>.

You can apply for **up to \$250,000 of dependent term life coverage** for your spouse or domestic partner and **up to \$10,000** for each eligible dependent child.

### Affordable group rates.

Ages	Monthly rates per \$50,000 in member term life coverage
18-29	\$2.10
30-34	\$2.70
35-39	\$3.15
40-44	\$3.90
45-49	\$5.70
50-54	\$8.85
55-59	\$16.50
60-64	\$25.20

Rates will increase as you enter higher age bands, and may be changed on a class-wide basis only. You can never be singled out for a rate increase.

### Applying is easy.

Visit [memberbenefits.com/texaslife](https://memberbenefits.com/texaslife) to get an instant quote or to apply for coverage.

For more information, call **800-282-8626**.

A Member Benefit of:  
**STATE BAR of TEXAS**

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\*Activities of Daily Living (ADLs) are defined as eating, bathing, continence, dressing, toileting, and transferring. See the certificate for full details.

'Eligible Dependents: Spouse/domestic partner and dependent children from live birth to less than 26 years of age. Children include legally adopted children, step-children, and foster children who depend on the attorney/employee for support and maintenance. Children also include grandchildren if they are considered dependents for federal income tax purposes. The amount of insurance for a dependent may not exceed 50% of your amount of insurance.

#### Other Provisions

When the life insurance terminates—Termination will occur: a) at such time as the participant is not a member of a sponsoring Association, b) if the Group Policy terminates, or c) if the member withdraws from the Plan by so electing or by failure to pay the required contributions. Dependent Child Coverage under your State Bar of Texas Member Term Life coverage will terminate under any of the following conditions: your State Bar of Texas Member Term Life coverage terminates for the covered member; the child no longer qualifies as an eligible dependent; your State Bar of Texas Member Term Life coverage itself is terminated; or the provision in the policy for the coverage terminates.

Conversion rights—If your State Bar of Texas Member Term Life coverage terminates, the member has the privilege of converting the amount to a Prudential individual life insurance policy. The member can get this life insurance protection without taking a medical examination or answering health questions. To convert, a member must apply within the 31-day period after the life insurance terminates, requesting any individual life insurance policy then customarily issued by Prudential except term life insurance (although preliminary term life insurance for up to one year may be included) or a policy containing disability or other supplementary benefits. The converted policy will be effective at the end of the 31-day period, and the premiums will be the same as the member would ordinarily pay on applying for an individual policy at that time. If death occurs within this 31-day period, that amount of life insurance under the Plan, which the member was entitled to convert, will be paid whether or not the member has applied for conversion. If the insurance for a dependent child terminates for any of the reasons stated, all or part of the Dependent Child Coverage may be converted to an individual life insurance policy within 31 days of such termination. No evidence of insurability will be required.

Evidence of Insurability—Many members will apply for coverage without the need for medical exams or tests. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to order a physical exam, a blood test, an ECG, or medical records from your physician.

Group Life and Disability Income Medical Underwriting NOTICE—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage, we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176.

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to MIB, Inc., a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life, disability, or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. In addition, upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 866-692-6901. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. Information for consumers about MIB may be obtained on its website at [www.mib.com](http://www.mib.com).

Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered chronically ill. You may wish to seek professional tax advice before exercising this option.

This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions, and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.

State Bar of Texas Member Term Life coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The booklet-certificate contains all details, including policy exclusions, features, limitations, and restrictions, which may apply. Contract Series: 83500.