



# Life to 95<sup>®</sup>

Term life insurance for adults ages 50 to 95

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## What is *Life to 95*?

*Life to 95* means group life insurance that you can begin as early as age 50 and continue to age 95. This is term life insurance, which, because of its low cost relative to other types of life insurance, continues to be the most popular life insurance choice.<sup>1</sup>

## Highlights

- **Lots of choices.** Insurance amounts from \$10,000 to \$100,000.
- **Exclusive rates.** Specially negotiated for alumni and their families.
- **Automatic premium payment option** – straight from your bank account with no surcharge.

## Who may apply?

Alumni/ae and their spouses or domestic partners may apply. Each must be at least age 50 but under 76 when applying and have a permanent home address in the United States.

Your spouse or domestic partner may apply, even if you do not.

## How much insurance is offered?

Minimum: \$10,000.

Maximum: \$100,000. In \$1,000 increments.

At age 75 your insurance amount reduces by 50% to a maximum of \$20,000. If you become insured at age 75, your maximum coverage is \$20,000.

If you decide that you need more than the \$100,000 maximum of this *Life to 95* insurance, call about other coverage available to you.

## How can my insurance be increased?

You may apply for more insurance at any time while you are under age 76, subject to the plan maximum.

## How can my insurance be reduced?

You may reduce your insurance through a simple signed request. Your coverage and premium are then reduced accordingly. Your insurance concludes at age 95.

<sup>1</sup> Insure.com, December 2020



## What is not covered?

Death by suicide within the first two years is the only exclusion.

## What is a “Living Benefit”?

A Living Benefit is designed to help a terminally ill patient during a difficult and often financially draining time. A person under age 70, insured for at least 30 days<sup>2</sup> and diagnosed with a life expectancy of 24 months or less, may request that up to 60% of the insurance amount be paid while he or she is still living. The remainder continues as life insurance.<sup>3</sup>

## Premiums

Your premium is based on your sex and age when coverage begins, and it increases as you enter each new five-year age bracket. See the Premium Chart on the following page for popular insurance amounts.

## How do I apply?

**Visit** [www.AlumLifeTo95.com](http://www.AlumLifeTo95.com). You may apply online or download a paper application.

**Select your beneficiary.** You may choose more than one and you may name your alma mater if you wish.

**Submit your application** online or by mail.

**Send no money now.** If your application is approved and you pay your first premium, you receive a Certificate with the details of your coverage. If you are not fully satisfied, simply return your Certificate within 30 days for a full refund.



## How is my application evaluated?

Acceptance is based on your current health, your health history, and other information you provide on your application. A physical examination is not routinely required, but when needed, it is conducted by a medical professional who visits at your convenience, usually at your home or business—at no cost to you. If more medical information is needed, it is requested from you or your medical providers.

## When does insurance begin and end?

Coverage (and any increase) usually begins on the day your application is approved if you are able to perform normal activities.<sup>4</sup> If you receive approval, you may request a different effective date.

You may continue this insurance until age 95 unless premiums are not paid on time or the policy ends. When this insurance concludes at age 95, regardless of your health, you may convert your coverage to an individual life insurance policy that does not pay dividends.

## What are my payment options?

- 1. Monthly automatic withdrawal from your bank.** You do not write checks or worry about paying late. There is no processing fee for this convenience.
- 2. Semiannual bills payable by check.** Semiannual premiums are six times monthly premiums. A fee of \$6, subject to change, is added to each bill.



**206-844-9595**

**[AlumLifeTo95.com](http://AlumLifeTo95.com)**

<sup>2</sup> No waiting period for an accident

<sup>3</sup> A Living Benefit payment is not taxable under current U.S. federal law. However, receipt of Living Benefits (technically “Accelerated Death Benefits”) may affect eligibility for public assistance programs, so you should consult an advisor.

<sup>4</sup> This means you must be able to perform the normal activities of a person of like sex and age and with like occupation or retired status. If not, insurance begins on the day normal activities begin.

# Life to 95 Premium Chart

Monthly Premiums for Popular Insurance Amounts

FEMALE					
Initial Monthly Premiums					
Attained Age	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000
50-54	\$5.13	\$6.42	\$12.83	\$19.25	\$25.67
55-59	6.53	8.17	16.33	24.50	32.67
60-64	8.63	10.79	21.58	32.38	43.17
65-69	13.77	17.21	34.42	51.62	68.83
70-74	22.75	28.44	56.88	85.31	113.75
75*	40.60	N/A	N/A	N/A	N/A
Renewal Premiums					
Attained Age	\$10,000*	\$12,500*	\$20,000*	\$20,000*	\$20,000*
75-79	\$20.30	\$25.38	\$40.60	\$40.60	\$40.60
80-84	37.22	46.52	74.43	74.43	74.43
85-89	79.33	99.17	158.67	158.67	158.67
90-94	171.62	214.52	343.23	343.23	343.23

MALE					
Initial Monthly Premiums					
Attained Age	\$20,000	\$25,000	\$50,000	\$75,000	\$100,000
50-54	\$11.32	\$14.15	\$28.29	\$42.44	\$56.58
55-59	15.40	19.25	38.50	57.75	77.00
60-64	21.12	26.40	52.79	79.19	105.58
65-69	30.10	37.62	75.25	112.88	150.50
70-74	44.33	55.42	110.83	166.25	221.67
75*	71.40	N/A	N/A	N/A	N/A
Renewal Premiums					
Attained Age	\$10,000*	\$12,500*	\$20,000*	\$20,000*	\$20,000*
75-79	\$35.70	\$44.62	\$71.40	\$71.40	\$71.40
80-84	56.93	71.17	113.87	113.87	113.87
85-89	102.90	128.62	205.80	205.80	205.80
90-94	189.70	237.12	379.40	379.40	379.40

Premiums shown are current as of September 2021.

**Premium changes:** The insurer may change premiums, but only for everyone of the same sex and age. **Montana residents:** Male premiums apply to males and females. **Amounts of insurance:** Minimum: \$10,000. Maximum: \$100,000 at ages 50-74 in \$1,000 increments. At age 75, coverage reduces to 50% of your coverage amount or a maximum of \$20,000. At age 95, coverage ends. **For premium quotes for other insurance amounts,** visit [AlumLifeTo95.com](http://AlumLifeTo95.com) or call 206-844-9595 Weekdays 8:30am—6:00pm ET.

## Coverages Available Through this Insurance Program

### Life Insurance

- 10- and 20-year term
- Annually renewable term
- Term to age 95
- Term for minor children
- Accidental death

### Health Insurance

- Telehealth
- Long term care
- Long term disability

### Travel Insurance

- Travel medical
- Trip protection
- Global Medical Transport

### Property and Casualty Insurance

- Auto and Motorcycle
- Home and Renters
- Boat and RV

### Other Insurance

- Annuities
- Real Estate benefits
- Loans
- Identity Theft protection
- Pet insurance
- Small Business benefits

### Questions?

[info@AlumLifeTo95.com](mailto:info@AlumLifeTo95.com)

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This brochure content is intended only to highlight some of the important features and provisions of this policy. Insurance afforded under this policy is governed by the terms and conditions set forth in Policy Form Number GMR-FACE/G30790-0 (previously G-16000-95) issued to the Collegiate Alumni Trust II by New York Life Insurance Company. If approved, you will be provided with a Certificate of Insurance which will include all details about this policy.

Should a conflict arise between this brochure and the Group Policy, the Group Policy prevails. This group program is underwritten by New York Life Insurance Company, New York, NY 10010 on Policy Form Number GMR-FACE/G-30790-0 (previously G-16000-95). Certain state limitations apply.

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