

Life TO 95[®]

**Term Life Insurance
for Adults Ages 50–95**

With Optional Accidental Death Insurance

What is *Life to 95*?

Life to 95 is 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 a popular life insurance choice.¹

What is Accidental Death Insurance?

Accidental Death Insurance is an optional add-on that helps offset the burden your family might face in the event of your death from an accident—in addition to any life insurance you may have or as an alternative to life insurance for those who are not approved.

It covers you 24 hours a day, every day of the year, worldwide. There are no health questions to answer, and acceptance is guaranteed.

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.

- **Option to add Accidental Death Insurance**

Guaranteed issue.

Learn More

MeyerAndAssoc.com/life-to-95

206-844-9595 (Weekdays 8:30-6:00 pm ET)

[Hello@MeyerAndAssoc.com](mailto>Hello@MeyerAndAssoc.com)

Who may apply?

Alumni 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 policy 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.

What is not covered?

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

¹ Insure.com, July 2023

² 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.

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.² 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.

LEARN MORE ONLINE

AlumLifeTo95.com

- Living benefit (for terminal illness)
- Automatic payment options
- Free quote calculator
- Life insurance needs calculator

HOW DO I APPLY?

- **Visit MeyerAndAssoc.com/life-to-95/**
- **Complete and submit an application.**
Add Accidental Death Insurance if you choose.
- **Send no money.**
Once your application is approved, you pay your first premium and receive your Certificate with the details of your coverage.

The Solid Team Behind *Life to 95*

THE SPONSOR
Your Alma Mater

THE INSURER
New York Life is the largest mutual insurer in the U.S. and has provided life insurance for over 175 years. It has the highest financial strength ratings possible from all four major rating agencies.

THE ADMINISTRATOR
Meyer and Associates, now in business for over 50 years, designed *Life to 95*. M&A's exclusive business is insurance and other financially related services for collegiate alumni/ae groups.



Advisory Services

Available at no cost to you. Assistance with complex products, like long term disability and long term care insurance, as well as tricky situations, like securing coverage despite chronic health issues.

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-O (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-O (previously G-16000-95). Certain state limitations apply.

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Licensed agents (varies by state): Meyer and Associates; Meyer and Associates, Inc.; Ann L. Meyer; Barbara G. Meyer: AR: #100103218; #8347701; CA Insurance License: #0705020; #OL08615.

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