



AMERICAN COLLEGE OF SURGEONS INSURANCE PROGRAM

Group 20-Year Level Term Life Insurance Plan



Why should you consider the ACS Group 20-Year Level Term Life Insurance Plan?

As a surgeon you have many obligations that may have increased your need for life insurance. The ACS Group 20-Year Level Term Life Insurance Plan can help ensure that if you become terminally ill or die, your family may still be able to pay:

- Mortgage payments
- Medical bills
- Funeral expenses
- School loans
- Children's tuitions
- Estate Taxes



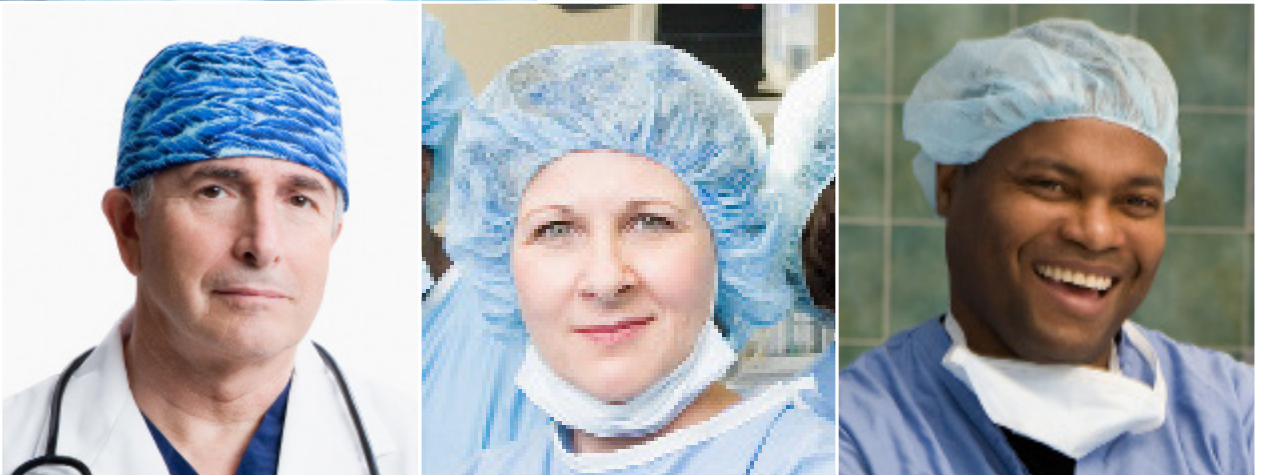
American College of Surgeons
INSURANCE PROGRAM

Fully Approved & Sponsored by The American
College of Surgeons Insurance Trust



The Company You Keep.®

Underwritten by:
New York Life Insurance Company



Help protect your family's financial future, your home and the lifestyle you have worked hard for with the American College of Surgeons Group 20-Year Level Term Life Insurance.



WHAT IS GROUP 20-YEAR LEVEL TERM LIFE INSURANCE?

The ACS Insurance Trust's 20-Year Level Term Life Plan offers life insurance protection with premiums that are guaranteed for an initial 20-year period, and level amounts of insurance until termination at age 75.

At the end of the 20-year period, coverage will automatically be renewed without evidence of insurability, provided you are under age 75. Renewal premiums are not guaranteed and will be based on your then attained age and will change annually thereafter. Or, if you are under age 55, you may apply for subsequent 20-year periods of guaranteed level rates, subject to submission of satisfactory medical evidence. Rates will be based on your then attained age. Coverage never reduces due to age. Coverage ends when you reach age 75.

WHO IS ELIGIBLE?

All ACS members, under age 55, who resides in the United States and Puerto Rico may apply for coverage (excludes U.S. territories).

Your spouse, under age 55, and your unmarried dependent children from birth to age 25 are also eligible for coverage provided that you are currently enrolled or request enrollment in the 20-Year Level Term Life plan.

CHOOSE YOUR LEVEL OF PROTECTION

You may choose any benefit amount from \$100,000 to \$2,000,000 in \$50,000 increments. Your spouse may have a benefit amount in \$25,000 (minimum of \$100,000) increments up to \$1,000,000, not to exceed the member's amount. Each child may be insured for \$10,000 (from live birth to 15 days of age, the benefit is limited to \$100).

The total maximum amount of life insurance in force for all ACS Life Insurance Plans offered may not exceed \$2,000,000 for members and \$1,000,000 for spouses.

UNDERWRITING REQUIREMENTS

All applicants must meet the New York Life underwriting requirements (satisfactory evidence of good health) to qualify. Neither the College nor the Insurance Trust participates in decisions concerning insurability of applicants. The Administrator follows the Insurance Company's medical underwriting guidelines to evaluate enrollment forms. Thus, all final decisions regarding insurability are the sole responsibility of the Insurance Company.

ACCELERATED DEATH BENEFIT

To help your family cope with the financial hardship of a terminal illness, as a member you can request one advance payment equal to 50% of his or her (or a dependent's) in-force life insurance, up to \$500,000, to be paid while he or she is still alive. (Of course, the amount of insurance payable after the insured's death will be reduced by any payment made under this benefit and contributions will remain unchanged). This money can be used to help cover high prescription drug costs, medical bills, outstanding debts, to help pay for experimental treatments, the cost of modifications to your home, or a family vacation.

To qualify, a terminally ill insured must be under age 69 and provide the insurance company with proof of terminal illness and anticipated life expectancy (24 months or less), as well as any other medically necessary information requested. For additional details and limitations, please see the Certificate of Insurance.



NOTE Residents of NC, any reference to “performing normal activities” is replaced by the requirement that the health status of any proposed insured person remain the same as stated in your application.

WHEN COVERAGE ENDS

Please note that receipt of accelerated death benefits may affect your eligibility for public assistance programs and may be taxable. Prior to applying to receive such benefits, you should consult the appropriate social services agency and seek the advice of tax counsel.

The Accelerated Death Benefit is not available to residents of Massachusetts.

NAME YOUR BENEFICIARY

You may select any person, persons, trust or other legal entity as your beneficiary. If at the time of your death there is no surviving beneficiary, benefits will be paid to the executor or administrator of your estate, or at the option of New York Life, to the surviving relative(s) in the following order of survival: spouse; children equally; parents equally; or brothers and sisters equally.

If your beneficiary so chooses, death benefits may remain on deposit with New York Life in an interest bearing account. Your beneficiary would receive a checkbook and have immediate access to all monies in the account.

You are the automatic beneficiary for dependent insurance as described in the Certificate of Insurance. If you wish to name a different beneficiary for spouse coverage, contact the Administrator.

EFFECTIVE DATE OF COVERAGE

Coverage is effective on the first day of the month on or following the date of approval of your application by New York Life, provided the initial premium is paid when due and any person to be insured is performing the normal activities of a person in good health of like age on such effective date.

Your Group 20-Year Level Term Life protection will continue until you reach age 75, as long as you remain an ACS Member, your premiums are paid and the Group Policy is not terminated by New York Life or the policyholder.

Insurance for your dependents will continue until your spouse reaches age 75 and your dependent children reach age 25 or marry, respectively, as long as your insurance remains in force (other than by reason of your death), premiums are paid, they do not become insured as members, and your spouse remains your lawful spouse. Coverage on your dependents can continue if you die as described in the Certificate of Insurance.

CONVERSION OPTION

Your Group 20-Year Level Term Life insurance coverage may be exchanged for an equal amount of life insurance (up to \$10,000 if Group Policy ends), except term insurance, (subject to rates at the time of exchange) without any evidence of insurability required. This option must be exercised within 31 days of the time you cease to be a member of ACS, coverage terminates because of age, or if the Group Policy terminates and you have been insured for at least five years. The right to convert does not apply if coverage terminates due to nonpayment of premium or your written request.

LIMITATIONS

After two years from the effective date, your coverage is incontestable, except for provisions related to eligibility and nonpayment of premium contributions. Suicide is not covered for the first two years (subject to state law).



The benefit for war-related death while on full-time active duty in the military, naval or air service of any country, except duty for training purposes of two months or less; is payable in the amount of insurance in force on the date of death, up to a maximum of \$250,000, less the amount paid under the Accelerated Death Benefit.

YOUR COST

The cost of this level term life insurance is based upon the member's and spouse's gender; amount of insurance requested, usage of tobacco/nicotine products, health status, and attained age on the date coverage is issued. Once approved, rates are guaranteed for the initial 20-year period. Rates shown on the following pages are current as of 2015.

Premium will increase at the end of the initial 20-year period and will be based on your then current age, except that at the end of the initial 20-year period, the insured member or insured spouse may elect to reapply for 20-year level term rates covering a subsequent 20-year period if he or she is less than age 55. The insured member's or insured spouse's premium will automatically be calculated on a non-guaranteed basis if he or she: (1) is not approved for the 20-year level term rates; (2) is age 55 or over; or (3) does not elect to reapply for 20-year level term life rates.

Super Preferred Non-Smoker, Preferred Non-Smoker, and Non-Smoker rates apply to applicants who are non-tobacco/nicotine users and can meet stricter underwriting standards. Preferred Smoker rates apply to tobacco/nicotine users who otherwise meet stricter underwriting standards. Smoker rates apply to tobacco/nicotine users with higher risk factors than those in the Preferred Smoker classification. Upon approval of your application, you will be notified of the rate classification for each approved person.

All Children - \$12.00 (one rate covers all children regardless of the number)

Volume Discounts available -If you request \$250,000 in coverage, you'll receive a discount in rates. The more you request, the greater the discount. These discounts can have a significant impact on reducing your insurance costs.

Montana Residents - "Male" rates apply to all individuals regardless of gender.

HOW TO APPLY

To apply, complete the application form and forward it to the Administrator's office in Irving, TX. You may also apply online through our website: www.acs-insurance.com. Upon approval of your application, a Certificate of Insurance will be issued. **PLEASE DO NOT SEND MONEY** with your application form. You will receive a statement for the amount due along with your Certificate of Insurance upon approval.

Call 800.433.1672 if you have any questions.

30 DAY FREE LOOK

Once you receive your certificate, you will have 30 days to review it and determine if you are completely satisfied. If not, mark "cancel" on your Certificate and return it to us within 30-days (without claim) for a prompt refund of premiums paid.

American College of Surgeons Group 20-Year Level Term Life Insurance

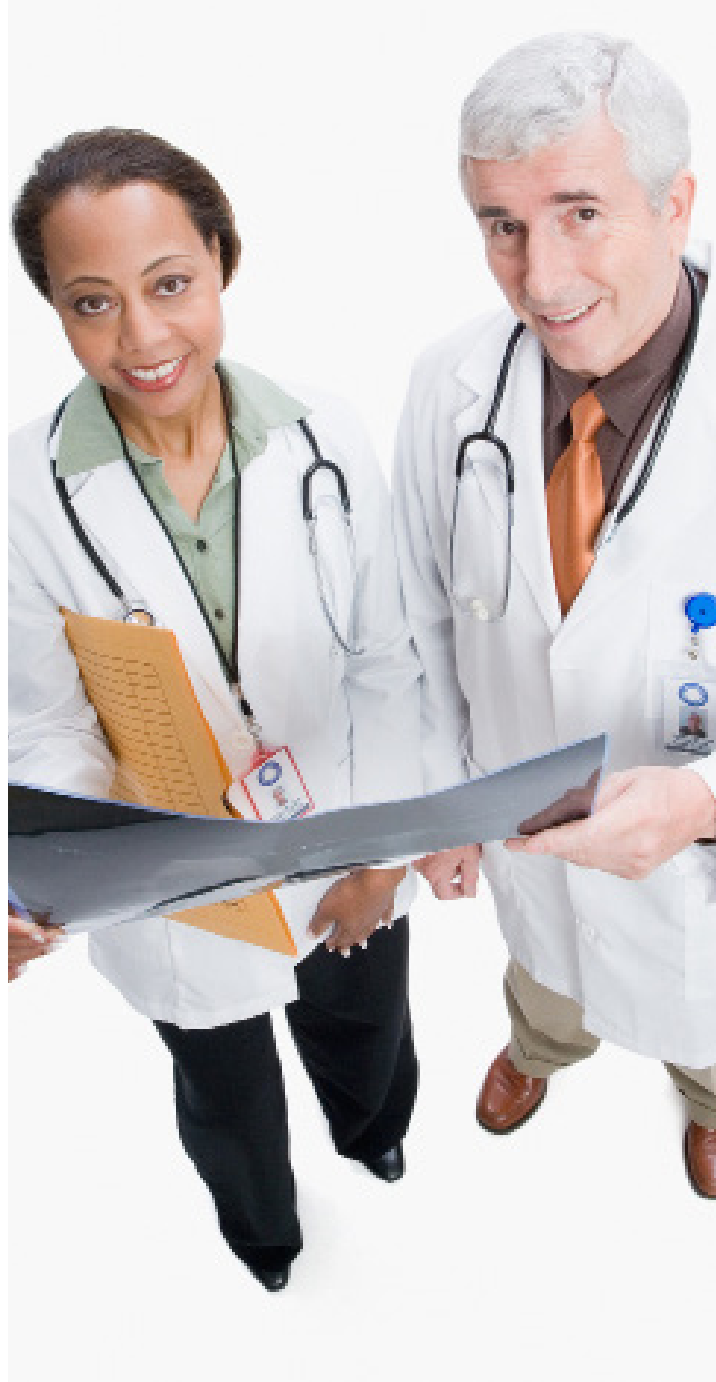
Visit www.acs-insurance.com to learn more about the ACS-sponsored insurance plans.

The American College of Surgeons Insurance Program offers a wide range of group insurance plans. Visit www.acs-insurance.com to find out more about the ACS-sponsored group insurance plans indicated below:

- *Group 10-Year Level Term Life Insurance* - affordable life insurance protection for a 10 year period available for members under age 65.
- *Group 20-Year Level Term Life Insurance* - affordable life insurance protection for a 20 year period available for members under age 55.
- *Group Long Term Disability Insurance* - long term disability insurance protection that can provide you with an income for a long period of time and is available to members under age 60.
- *Group Office Overhead Disability Insurance* - group insurance protection that helps your practice to continue to operate if you are totally disabled or seriously ill and is available to members under age 60.
- *Group Accidental Death & Dismemberment Insurance* - insurance protection for unforeseen financial hardship from a serious accident that causes death or dismemberment and is available to members under age 65.

The plans above are underwritten by New York Life Insurance Company. For ratings information, visit www.newyorklife.com/about/what-rating-agencies-say.

Valuable Package Discount – If your personal ACS insurance package includes one or more of the Term Life Plans, and the Accidental Death & Dismemberment Plan, and one or both of the Disability Plans, your total premium will be **reduced by 25%** on all plans. Incredible savings!!



The discount only applies to qualifying plans underwritten by New York Life Insurance Co.

Additional insurance plans available to ACS members, but not underwritten by New York Life Insurance Company are:

- *Auto and Homeowner Insurance*
- *Long Term Care Insurance*

Good News! ACS authorized New York Life to discount the guaranteed rates shown below by 20%, making these rates even more competitive.

ACS hopes to continue this discount, but this will depend on a periodic evaluation of the claims experience. Therefore, this discount cannot be promised or guaranteed for premiums due beyond December 31, 2015. However, your base rate is guaranteed for the initial 20 year period.

Rates current as of April 2015

SUPER PREFERRED NON-SMOKER PREMIUMS
CURRENT ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
21	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
22	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
23	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
24	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
25	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
26	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
27	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
28	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
29	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
30	1.04	0.77	0.59	0.51	0.88	0.54	0.40	0.35
31	1.06	0.78	0.61	0.53	0.90	0.56	0.42	0.37
32	1.08	0.80	0.63	0.55	0.92	0.58	0.44	0.39
33	1.10	0.81	0.64	0.58	0.94	0.60	0.46	0.41
34	1.12	0.82	0.66	0.60	0.96	0.62	0.48	0.43
35	1.14	0.83	0.67	0.62	0.97	0.64	0.50	0.45
36	1.20	0.89	0.71	0.65	1.00	0.68	0.53	0.48
37	1.26	0.96	0.74	0.69	1.03	0.71	0.56	0.52
38	1.33	1.02	0.78	0.73	1.06	0.74	0.59	0.55
39	1.39	1.08	0.81	0.76	1.09	0.77	0.63	0.58
40	1.46	1.14	0.85	0.80	1.12	0.80	0.66	0.61
41	1.53	1.22	0.94	0.89	1.20	0.87	0.73	0.68
42	1.60	1.29	1.03	0.97	1.28	0.94	0.80	0.75
43	1.67	1.37	1.11	1.06	1.36	1.01	0.87	0.81
44	1.74	1.44	1.20	1.14	1.44	1.09	0.94	0.88
45	1.81	1.52	1.29	1.23	1.52	1.16	1.01	0.94
46	2.00	1.69	1.46	1.39	1.64	1.27	1.12	1.05
47	2.19	1.87	1.63	1.56	1.77	1.38	1.22	1.15
48	2.37	2.05	1.80	1.72	1.90	1.49	1.33	1.25
49	2.56	2.23	1.97	1.88	2.02	1.61	1.44	1.36
50	2.75	2.41	2.14	2.05	2.15	1.72	1.55	1.46
51	3.09	2.74	2.45	2.34	2.34	1.89	1.71	1.62
52	3.44	3.07	2.76	2.64	2.54	2.07	1.88	1.78
53	3.78	3.40	3.07	2.94	2.73	2.24	2.04	1.94
54	4.13	3.74	3.38	3.24	2.93	2.41	2.21	2.10

American College of Surgeons Group 20-Year Level Term Life Insurance

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Rates current as of April 2015

PREFERRED NON-SMOKER PREMIUMS CURRENT ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
21	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
22	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
23	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
24	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
25	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
26	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
27	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
28	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
29	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
30	1.11	0.82	0.67	0.61	0.97	0.62	0.47	0.42
31	1.14	0.85	0.69	0.63	1.00	0.65	0.49	0.44
32	1.17	0.89	0.70	0.64	1.03	0.67	0.51	0.46
33	1.20	0.92	0.72	0.66	1.05	0.70	0.53	0.48
34	1.23	0.95	0.73	0.67	1.08	0.73	0.55	0.50
35	1.27	0.99	0.75	0.69	1.11	0.76	0.58	0.52
36	1.32	1.03	0.79	0.73	1.14	0.79	0.62	0.56
37	1.37	1.08	0.83	0.78	1.17	0.83	0.66	0.60
38	1.43	1.13	0.87	0.82	1.20	0.86	0.70	0.64
39	1.48	1.18	0.91	0.86	1.24	0.89	0.74	0.68
40	1.53	1.23	0.95	0.91	1.27	0.92	0.78	0.72
41	1.63	1.33	1.06	1.02	1.37	1.02	0.87	0.81
42	1.74	1.43	1.18	1.13	1.47	1.11	0.96	0.89
43	1.84	1.53	1.30	1.24	1.58	1.21	1.04	0.98
44	1.94	1.63	1.42	1.36	1.68	1.30	1.13	1.07
45	2.04	1.73	1.54	1.47	1.78	1.39	1.22	1.15
46	2.26	1.94	1.75	1.67	1.94	1.53	1.35	1.28
47	2.47	2.15	1.96	1.87	2.09	1.67	1.48	1.40
48	2.69	2.35	2.17	2.07	2.25	1.81	1.61	1.53
49	2.91	2.56	2.38	2.28	2.40	1.94	1.74	1.66
50	3.12	2.76	2.59	2.48	2.56	2.08	1.88	1.78
51	3.50	3.13	2.94	2.82	2.78	2.28	2.07	1.97
52	3.87	3.49	3.30	3.16	3.00	2.48	2.26	2.15
53	4.25	3.85	3.65	3.50	3.23	2.68	2.45	2.33
54	4.62	4.21	4.00	3.84	3.45	2.88	2.64	2.51

American College of Surgeons Group 20-Year Level Term Life Insurance

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ACS hopes to continue this discount, but this will depend on a periodic evaluation of the claims experience. Therefore, this discount cannot be promised or guaranteed for premiums due beyond December 31, 2015. However, your base rate is guaranteed for the initial 20 year period.

NON-SMOKER PREMIUMS

Rates current as of April 2015

CURRENT ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
21	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
22	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
23	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
24	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
25	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
26	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
27	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
28	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
29	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
30	1.40	1.07	0.94	0.88	1.14	0.82	0.68	0.62
31	1.44	1.11	0.98	0.92	1.18	0.86	0.73	0.67
32	1.48	1.15	1.02	0.96	1.22	0.90	0.77	0.71
33	1.52	1.18	1.06	1.00	1.26	0.94	0.82	0.76
34	1.55	1.22	1.10	1.04	1.30	0.99	0.86	0.80
35	1.59	1.26	1.14	1.08	1.35	1.03	0.91	0.84
36	1.67	1.34	1.22	1.16	1.41	1.09	0.97	0.91
37	1.75	1.42	1.30	1.24	1.47	1.16	1.04	0.97
38	1.83	1.50	1.39	1.31	1.53	1.22	1.11	1.04
39	1.91	1.58	1.47	1.39	1.59	1.28	1.17	1.10
40	2.00	1.66	1.55	1.47	1.65	1.35	1.24	1.17
41	2.15	1.82	1.70	1.62	1.80	1.49	1.38	1.30
42	2.30	1.97	1.85	1.77	1.94	1.63	1.52	1.44
43	2.46	2.12	2.01	1.92	2.09	1.77	1.66	1.57
44	2.61	2.27	2.16	2.06	2.23	1.91	1.80	1.71
45	2.77	2.43	2.31	2.21	2.38	2.05	1.94	1.84
46	3.04	2.69	2.58	2.47	2.57	2.24	2.13	2.03
47	3.32	2.96	2.85	2.73	2.77	2.42	2.32	2.21
48	3.59	3.22	3.12	2.99	2.96	2.61	2.51	2.40
49	3.86	3.49	3.38	3.25	3.16	2.80	2.70	2.58
50	4.14	3.75	3.65	3.51	3.35	2.99	2.89	2.77
51	4.60	4.20	4.10	3.94	3.63	3.26	3.16	3.03
52	5.06	4.65	4.55	4.38	3.90	3.53	3.43	3.29
53	5.52	5.10	5.00	4.81	4.18	3.80	3.70	3.55
54	5.98	5.54	5.44	5.24	4.46	4.07	3.97	3.81

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Rates current as of April 2015

PREFERRED SMOKER PREMIUMS CURRENT ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
21	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
22	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
23	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
24	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
25	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
26	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
27	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
28	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
29	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
30	2.95	2.34	2.12	2.02	2.09	1.68	1.42	1.33
31	3.10	2.49	2.27	2.16	2.24	1.82	1.56	1.47
32	3.26	2.63	2.41	2.30	2.39	1.97	1.70	1.60
33	3.41	2.77	2.56	2.43	2.55	2.12	1.84	1.74
34	3.57	2.92	2.70	2.57	2.70	2.27	1.98	1.88
35	3.72	3.06	2.84	2.71	2.85	2.42	2.12	2.01
36	3.96	3.28	3.06	2.93	3.08	2.66	2.35	2.23
37	4.20	3.51	3.29	3.15	3.32	2.89	2.57	2.45
38	4.44	3.73	3.51	3.36	3.56	3.13	2.80	2.67
39	4.68	3.95	3.73	3.58	3.80	3.37	3.03	2.89
40	4.92	4.17	3.95	3.80	4.03	3.61	3.25	3.11
41	5.36	4.59	4.36	4.19	4.44	4.01	3.63	3.48
42	5.81	5.00	4.77	4.59	4.85	4.41	4.01	3.84
43	6.26	5.42	5.18	4.99	5.26	4.81	4.39	4.21
44	6.70	5.83	5.59	5.38	5.67	5.21	4.76	4.58
45	7.15	6.24	6.00	5.78	6.08	5.61	5.14	4.95
46	7.83	6.87	6.62	6.38	6.26	5.81	5.34	5.14
47	8.51	7.50	7.23	6.97	6.44	6.02	5.54	5.34
48	9.19	8.12	7.85	7.57	6.62	6.22	5.74	5.54
49	9.87	8.75	8.47	8.17	6.81	6.43	5.94	5.74
50	10.54	9.37	9.09	8.76	6.99	6.63	6.14	5.93
51	11.57	10.32	10.02	9.66	8.30	7.89	7.32	7.07
52	12.60	11.26	10.95	10.56	9.61	9.16	8.50	8.20
53	13.63	12.21	11.89	11.45	10.93	10.42	9.68	9.33
54	14.65	13.16	12.82	12.35	12.24	11.69	10.86	10.46

American College of Surgeons Group 20-Year Level Term Life Insurance

Good News! ACS authorized New York Life to discount the guaranteed rates shown below by 20%, making these rates even more competitive.

ACS hopes to continue this discount, but this will depend on a periodic evaluation of the claims experience. Therefore, this discount cannot be promised or guaranteed for premiums due beyond December 31, 2015. However, your base rate is guaranteed for the initial 20 year period.

SMOKER PREMIUMS

Rates current as of April 2015

CURRENT ANNUAL PREMIUM RATE PER \$1,000 UNIT FOR MEMBER AND SPOUSE

Issue Age	MALE				FEMALE			
	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil	\$100K to \$249K	\$250K to \$499K	\$500K to \$999K	\$1Mil to \$2Mil
20	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
21	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
22	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
23	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
24	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
25	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
26	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
27	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
28	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
29	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
30	3.50	2.82	2.58	2.47	2.39	1.98	1.70	1.60
31	3.68	2.98	2.75	2.63	2.58	2.16	1.87	1.77
32	3.86	3.15	2.91	2.79	2.76	2.34	2.04	1.94
33	4.04	3.31	3.07	2.94	2.94	2.52	2.21	2.10
34	4.22	3.48	3.24	3.10	3.13	2.70	2.38	2.27
35	4.39	3.65	3.40	3.26	3.31	2.88	2.55	2.43
36	4.69	3.92	3.67	3.52	3.61	3.18	2.82	2.70
37	4.98	4.19	3.94	3.78	3.90	3.47	3.10	2.97
38	5.28	4.46	4.20	4.05	4.20	3.77	3.38	3.24
39	5.57	4.73	4.47	4.31	4.50	4.07	3.66	3.51
40	5.86	5.00	4.74	4.57	4.79	4.36	3.94	3.78
41	6.43	5.52	5.24	5.06	5.29	4.86	4.40	4.24
42	6.99	6.03	5.75	5.55	5.80	5.35	4.87	4.69
43	7.55	6.55	6.26	6.04	6.30	5.85	5.33	5.14
44	8.12	7.06	6.76	6.53	6.80	6.34	5.79	5.59
45	8.68	7.58	7.27	7.02	7.30	6.84	6.26	6.04
46	9.50	8.32	8.01	7.73	7.99	7.52	6.90	6.65
47	10.32	9.07	8.74	8.44	8.68	8.20	7.54	7.27
48	11.13	9.82	9.47	9.15	9.37	8.88	8.18	7.89
49	11.95	10.56	10.21	9.86	10.06	9.56	8.82	8.50
50	12.77	11.31	10.94	10.57	10.75	10.24	9.46	9.12
51	14.01	12.45	12.05	11.64	11.72	11.20	10.36	9.99
52	15.25	13.58	13.17	12.71	12.69	12.16	11.26	10.85
53	16.49	14.72	14.28	13.78	13.67	13.11	12.16	11.72
54	17.74	15.86	15.40	14.85	14.64	14.07	13.06	12.59

American College of Surgeons Group 20-Year Level Term Life Insurance



AMERICAN COLLEGE OF SURGEONS

Inspiring Quality:
Highest Standards, Better Outcomes

100+years

IMPORTANT NOTICE:

How New York Life Obtains Information and Underwrites Your Request for ACS Group (COVERAGE) Insurance

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, Inc. (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB’s information office is: MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901 (TTY 866 346-3642). Information for consumers about MIB may be obtained on its website at www.mib.com.

For NM Residents: PROTECTED PERSONS¹ I have a right of access to certain **CONFIDENTIAL ABUSE INFORMATION²** we maintain in our files and they may choose to receive such information directly. You have the right to register as a **PROTECTED PERSON** by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

¹**PROTECTED PERSON** means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

²**CONFIDENTIAL ABUSE INFORMATION** means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.



This brochure provides a general description of the insurance plan offered and is not a contract. Complete terms, conditions, definitions, exclusions, limitations and renewability are detailed in Group Policy No. G-29005-0/GMR-FACE and Certificate of Insurance.

ACS Insurance Trust incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, it is reimbursed for these costs. ACS also receives a fee for the license of its name and logo for use in connection with the plan.

Mailing Address:

P. O. Box 153054
Irving, TX 75015-3054
Phone: 1.800.433.1672
Fax: 1.469.417.1675

Administered & Marketed by:

National Employee Benefit Companies, Inc.
AR Lic. No. 248910
CA Lic. No. 0D28750
FL Lic. No. L048174
TX Licensed Agent:
Samuel Hamin Fleet, Lic. No. 1091381

Underwritten by:

New York Life Insurance Company
51 Madison Avenue
New York, NY 10010
Under Group Policy G-29004-0
on policy form GMR