Surgeons Insurance Program Mailing

American College of Surgeons
Inspiring Quality:
Highest Standards, Better Outcomes
100+years PO Box 153054, Irving, TX 75015-3054

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OF SURGEONS

The American College Of Surgeons Insurance Program
Serving The Needs Of Surgeons For Over 40 Years

TAKE A LOOK AT THESE NEW HIGHER LIMITS AND LEARN HOW YOU CAN SAVE 25% ON PREMIUMS.

The American College of Surgeons Insurance Program
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Help Give Your Loved Ones The Secure Protection They Need Should You Be Injured… Disabled…Or Suffer An Untimely Death.

With your many obligations as a surgeon, you certainly know how important it is to protect your family. You need Life insurance in the event you become terminally ill or die suddenly; Disability coverage should you lose your ability to practice; and Accidental Death & Dismemberment which provides extra protection for your family if your death is a result of an accident, or you lose your sight, a limb, etc.

We encourage you to review our member-exclusive portfolio of Group Insurance coverages: Term Life, Long Term Disability and Accidental Death & Dismemberment. You will find the rates to be highly competitive. The buying power of the thousands of members in the American College of Surgeons helps keep rates affordable.

Although our rates are already affordable, we will take an additional 25% off your total premiums if you have all three of these coverages! That's right, by having Life, Disability and AD&D coverage, you qualify for the 25% package discount.

Group Term Life Insurance Plans
- **10-Year and 20-Year Level Term**
- **Traditional Term**

Group 10-Year and 20-Year Level Term Life Insurance Plans

The American College of Surgeons Group 10-Year and 20-Year Level Term L Insurance plans offer guaranteed premiums for the initial 10-Year or 20-Yea period. Coverage never reduces due to age, and ends when you reach age 75

After the initial 10-Year or 20-Year period, your coverage will automatical be renewed without evidence of insurability. Renewal premiums are not guaranteed and will be based on your then attained age and will change annually thereafter. You also have the option to apply for another 10 or 20 year period of guaranteed level rates provided you are under age 65 for 10-Year Term or under 55 for 20-Year Term. Rates will be based on your attained age, health and smoking status and rates in effect at that time. Submission of satisfactory medical evidence will be required.

Traditional Term Life With 5-Year Age Bands

The American College of Surgeons Group Traditional Term Life Insurance plans have been meeting members' needs since 1976. Rates change at each new 5-year age band (e.g., at age 40, 45, 50, 55 and 60).

Provides coverage to age 100. After age 65, the Benefit Amount begins to reduce as the following chart shows, at ages 65, 80, 85, 90 and 95. There is the option to convert without evidence of insurability (see Conversion Option section). Coverage ends when you reach age 100.

BENEFIT AMOUNT IN FORCE AT AGE:	BENEFIT AMOUNT REDUCES:
65	50%
80	40%
85	25%
90	33.33%
95	33.33%
Coverage terminates upon reaching age 100	

Affordable Costs. The cost of this term life insurance is based upon the

12-Page Product Brochure

Exclusively For American College of Surgeons Members:

The American College of Surgeons Insurance Program
Serving The Needs Of Surgeons For Over 40 Years

Save Time And Get A Generous Package Discount When You Are Insured In Three Vital Coverages

25% PACKAGE DISCOUNT!
On Top Of Other Qualifying Premium Discounts When You Have All Three

One Streamlined Application For The Three Insurance Coverages That Can Benefit Every Surgeon:
- *Group Term Life: 10 or 20-Year Level Term and/or Traditional Term*
- *Group Long Term Disability Income*
- *Group Accidental Death & Dismemberment*

American College of Surgeons
Inspiring Quality:
Highest Standards, Better Outcomes
100+years

Sample A. Sample, M.D.
123 Any Street
Anytown, US 12345-6789

The American College of Surgeons Insurance Program
Serving The Needs Of Surgeons For Over 40 Years

Just Announced!
New Higher Limits For This Member-Exclusive Coverage.

Respond By: March 4, 2016

Dear Dr. Sample,

We appreciate your past enrollment in The American College of Surgeons Insurance Program — and trust that it met your needs at the time. Yet as your practice and family commitments grew, you may have left us in search of coverage with higher limits. So we were pleased to announce at Clinical Congress 2015 that we've made our program even better than before.

That's why now is a good time to review this valuable program and see how even with these higher limits, you may still save over your existing protection. ACS has authorized the plan underwriter New York Life Insurance Company to discount their base premium rates on most of our insurance plans making them excellent values by themselves. But most important:

You can receive an additional 25% Package Discount when you have:
… one of the Term Life Plans
… the Long-Term Disability Plan
… and the Accidental Death & Dismemberment Plan.

So between our rate discounts and our Package Discount, you can expect affordable premiums for a portfolio of insurance protection that can offer peace of mind for your family, your lifestyle, and your standard of living. And we've improved the ACS Insurance Program since you had coverage in two significant ways:
- Your maximum total life insurance protection under ACS plans increases to $4,000,000.
- Your maximum available monthly disability benefits increase to $15,000.

You'll find highlights of our available coverages on the back of this letter, and more complete information' in the enclosed brochure. Just complete a new All-In-One Application, and return it in the enclosed postage-paid envelope to see if you qualify for this valuable protection. It can financially help your family and loved ones if you're no longer around. Protection to help retain your standard of living should you lose your ability to practice due to a covered disability. Plus protection against financial hardship from a crippling or fatal covered accident.

Don't send any money now — we'll bill you later. If you are approved for coverage by New York Life Insurance Company, you will receive a Certificate of Insurance explaining each coverage you have requested in full. You can take a full 30 days to review your coverage and make sure you are satisfied. If you decide you do not want this insurance for any reason, simply notify us within the 30 day period (without claim) and you won't owe a thing.

You can also re-apply online any time, day or night. Simply visit our website at **www.acs-insurance.com** and complete the convenient online application.

If you have any questions, we're here to help. Just call **1-800-433-1672** to speak with an experienced customer service representative, Monday-Friday from 8:00 AM to 8:00 PM Eastern Time.

We are always looking out for surgeons' best interests, and that's why we hope you will come back to the ACS Insurance Program for the valuable coverage, affordable rates and package discounts that help make for an easy purchase decision.

Best regards,

Samuel H. Fleet
President, Plan Administrator

P.S. With new higher limits and a generous 25% Package Discount, the ACS Insurance Program is better than great reason for prior customers like yourself to re-apply today — just return the

*Including features, cost
This brochure provides a
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rance: 10- or 20-Year Level
nal Term Life
sability Income Insurance
ental Death & Dismemberment) Insurance

25% PACKAGE DISCOUNT!

e package includes one of the Term Life Plans, and the Accidental , and the Disability Plan, your total premium will be **reduced by** vings!! The discount only applies to qualifying plans underwritten ompany.

rican College of Surgeons Insurance Program:

YEAR LEVEL TERM LIFE
s for the initial enrollment period you choose
mount from $100,000 up to $4,000,000
embers and their lawful spouse/domestic partner

NAL TERM LIFE
to age 100
mount from $100,000 up to $4,000,000
embers and their lawful spouse/domestic partner

M DISABILITY INCOME
f "total disability" favorable for member surgeons
benefit amount from $1,000 up to $15,000
embers and their lawful spouse/domestic partner

cash for a wide range of losses
amount up to $500,000
embers and their lawful spouse/domestic partner

l The Enclosed All-In-One Application Today!

stions? Call Us At:

ACSSALV15

American College of Surgeons
Group 10-Year Level Term Life Insurance
Current Annual Rates

Group Policy G-29004-0

85% of applicants are approved for the Super-Preferred and Preferred rates shown below. For other rates, including smokers, please see the website or call for information.

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 claims experience. Therefore, this discount cannot be promised or guaranteed for premium due beyond March 31, 2017. However, your base rate is guaranteed for the initial 10 year period.

PREFERRED NON-SMOKER PREMIUMS
CURRENT (2016) ANNUAL PREMIUM RATE PER $1,000 UNIT FOR MEMBER AND SPOUSE

	MALE				FEMALE			
Issue Age	$100K to $249K	$250K to $499K	$500K to $999K	$1Mil to $4Mil	$100K to $249K	$250K to $499K	$500K to $999K	$1Mil to $4Mil
35	0.94	0.85	0.45	0.39	0.90	0.54	0.37	0.31
36	0.97	0.67	0.47	0.44	0.92	0.56	0.40	0.34
37	1.00	0.70	0.49	0.42	0.94	0.59	0.43	0.37
38	1.04	0.72	0.52	0.47	0.97	0.61	0.46	0.39
39	1.07	0.75	0.54	0.49	0.99	0.64	0.49	0.42
40	1.10	0.77	0.56	0.52	1.01	0.66	0.52	0.45
41	1.15	0.82	0.62	0.58	1.07	0.71	0.57	0.50
42	1.19	0.87	0.68	0.64	1.13	0.77	0.62	0.55
43	1.24	0.93	0.74	0.69	1.19	0.82	0.68	0.61
44	1.28	0.98	0.80	0.75	1.25	0.88	0.73	0.66
45	1.33	1.03	0.86	0.81	1.31	0.93	0.78	0.71
46	1.43	1.13	0.96	0.91	1.40	1.02	0.86	0.79
47	1.54	1.23	1.06	1.00	1.50	1.10	0.94	0.86
48	1.64	1.32	1.17	1.10	1.59	1.19	1.01	0.94
49	1.75	1.42	1.27	1.19	1.69	1.27	1.09	1.01
50	1.85	1.52	1.37	1.29	1.78	1.36	1.17	1.09
51	2.03	1.70	1.54	1.46	1.90	1.46	1.27	1.18
52	2.22	1.87	1.71	1.62	2.01	1.56	1.36	1.27
53	2.40	2.05	1.89	1.79	2.13	1.66	1.46	1.37
54	2.59	2.22	2.06	1.95	2.24	1.76	1.56	1.47
55	2.77	2.40	2.23	2.12	2.36	1.86	1.66	1.56
56	3.05	2.66	2.49	2.36	2.56	2.05	1.83	1.73
57	3.32	2.93	2.75	2.61	2.77	2.23	2.00	1.89
58	3.60	3.19	3.00	2.85	2.97	2.42	2.18	2.06
59	3.87	3.46	3.26	3.10	3.18	2.60	2.35	2.22
60	4.15	3.72	3.52	3.34	3.38	2.79	2.52	2.39
61	4.43	3.98	3.78	3.58	3.58	2.98	2.69	2.56
62	4.70	4.25	4.04	3.83	3.79	3.16	2.86	2.72
63	4.98	4.51	4.29	4.07	3.99	3.35	3.04	2.89
64	5.25	4.78	4.55	4.32	4.20	3.53	3.21	3.05

Children's Rate A single rate of $12.00 covers all children, regardless of the number.
Montana Residents: "Male" rates apply to all individuals regardless of gender.
The cost of this level term life insurance is based upon your gender, your spouse's gender if applicable, 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 10-year period.
Right to change Benefits and Rates. After the initial 10 years, New York Life Insurance Company reserves the right to change rates on any premium due date and on any date on which benefits are changed, however this may only be done on a class-wide basis. (For example, a class of insureds is a group of people with all the same issue age and gender.) Benefit option amounts are subject to change by agreement between New York Life Insurance Company and the Trustees of the ACS Insurance Trust.

8-Page Product Brochure

American College of Surgeons
Group 10-Year Level Term Life Insurance
Current Annual Rates

CURRENT RATE TABLES

Exclusively For American College of Surgeons Members:

The American College of Surgeons Insurance Program
Serving The Needs Of Surgeons For Over 40 Years

American College of Surgeons
Inspiring Quality:
Highest Standards, Better Outcomes
100+years

If your personal ACS insurance package includes one or more of the Term Life Plans, and the Accidental Death & Dismemberment Plan, and the Disability Plan, 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 Company.