

WHY SHOULD YOU CONSIDER

ACS Group Traditional Term Life Insurance?

Members And Spouses Are Both Eligible. All ACS members, under age 65, who reside in the 50 United States, District of Columbia, Puerto Rico and Canada (excludes residents of Quebec and other U.S. Territories) may apply for coverage. Your spouse, under age 65, 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 Traditional Term Life policy for at least $100,000.

How Much Coverage is Available. You may choose any benefit amount from $50,000 to $4,000,000 in $50,000 increments. You can apply for your spouse from $25,000 to $2,000,000 in increments of $25,000, not to exceed 100% of your coverage amount. Each child may be insured for $10,000 (from live birth to 15 days of age, the benefit is limited to $100).

The maximum amount of life insurance an individual may have through the ACS Insurance Program underwritten New York Life is $4,000,000 for members and $2,000,000 for spouses whether coverage is in one or several group policies. Children may only be covered under one group policy.

Chronic Illness Rider (Optional). You know the seriousness of a chronic illness, and we know the financial burden that comes as a result. For an additional cost, you can add the Chronic Illness Rider which allows you to leverage your life insurance coverage to help mitigate the costs associated with chronic illness needs. Please review page 2 of this brochure for complete details of this valuable benefit.

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 guidelines to evaluate enrollment forms. Thus, all final decisions regarding insurability are the sole responsibility of New York Life Insurance Company.

Coverage by Age. The ACS Traditional Term Life Insurance provides coverage to age 100, however, the benefit amount in effect on the day before a reduction age reduces by the % shown. You will have the option to convert the amount that ended without evidence of insurability (See Conversion Option section for details). The following example illustrates how $100,000 reduces as you grow older:

> age 65 (full coverage amount)	$ 100,000
At age 65 benefits reduce by 50%	$ 50,000
At age 80, benefits reduce by 40%	$ 30,000
At age 85, benefits reduce by 33.33%	$ 20,000
At age 90, benefits reduce by 25%	$ 15,000
At age 95, benefits reduce by 33.33%	$ 10,000
Coverage terminates upon reaching age 100	

Coverage Effective Date. Coverage is effective on the first of the month on or following the day your application is approved, provided the premium is paid when due and the insured is performing the normal activities* of a person in good health of like age on such effective date.

**Residents of NC, Normal Activities is replaced by the requirement that the health status of the proposed insured remain the same as stated on your application.*

Accelerated Death Benefit (Terminal Illness 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 the insureds in-force life insurance to be paid while you are still alive. However, if a reduction of insurance due to age is scheduled within one year of the date New York Life approves such request, the benefit payable will be 50%* of such reduced amount of insurance. The benefit will be paid in a lump sum. The amount of insurance payable after an insured's death will be reduced by any payment made under this benefit (premiums do not reduce). 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 99 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. 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.

Name Any 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. 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, you can at time of application or by contacting the Administrator.

Continuing Coverage. Your Group Traditional Term Life protection will continue until you reach age 100, 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 100 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. If your coverage involuntarily reduces or ends, it may be exchanged for an equal amount of individual whole life insurance, without any evidence of insurability required. This option must be exercised within 31 days. Complete details will be described in your Certificate of Insurance.

Premium Waiver. If, while you are insured, you become totally and permanently disabled before reaching age 60 and you remain disabled for nine (9) consecutive months, your subsequent premium will be waived and your insurance protection continued as long as you remain disabled and you are under age 100.

Policy 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.

OPTIONAL FEATURE For Traditional Term Life Insurance: Chronic Illness Rider (CIR)

This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event described in the certificate.

CIR is available to members and spouses under age 65 and lets insureds accelerate up to 50% of your life insurance benefit, to a maximum of $500,000—while living—to help provide financial security in the event of developing a "Chronic Illness" (see definition below). This money is payable directly to you and can help mitigate the costs related to the insured's illness such as in-home or out-of-home care, transportation costs, medical supplies, or any other expenses you may have.

Chronic Illness Definition. A "Chronic Illness" is one that occurs after coverage is effective, lasts for a continuous period of 90 days and one for which a licensed health care practitioner other than the insured or a family member of the insured, certifies that the insured is permanently unable to perform 2 out of 6 activities of daily living (Bathing, Dressing, toileting, Transferring, or Continence) or has a permanent severe cognitive impairment requiring substantial supervision.

CIR Options. Simply check a box on the application to add the CIR. When elected, CIR automatically defaults to 50% of your Term Life benefit amount, up to a maximum Term Life benefit of $1,000,000 (with a maximum CIR benefit of $500,000). For Term Life amounts over $1,000,000, the CIR benefit is capped at $500,000. This rider is subject to medical underwriting and reduces concurrently with your life insurance benefit. This rider is subject to medical underwriting and reduces concurrent with your life insurance benefit.

CIR coverage is currently not available to residents of ID, LA, MA, MN, MO, MT, OH, UT and WA. If you are interested in the CIR, contact the ACS Plan Administrator and we will advise you as soon as it becomes available in your state.

How the CIR Works. When selected as part of your life insurance, this rider allows insureds under age 80 to accelerate 12.5% of that portion of life insurance for which the rider was purchased and which would be in effect one year after the date of the request. You can request this acceleration once a year for up to four years for a maximum acceleration of 50% (up to $500,000 maximum). Death Benefits will be reduced by the amount of accelerated benefits paid (premiums do not reduce).

Members, who qualify for CIR acceleration prior to age 60, will after 90 days, also qualify for waiver of premium on both their life insurance and CIR premium.

CIR and the Terminal Illness Benefits (Accelerated Death Benefit). As described in the Term Life section, this coverage also provides a Terminal Illness Acceleration provision. If CIR Acceleration is requested first and later you request a Terminal Illness Acceleration, the total combined acceleration cannot exceed 75% of your life insurance. If Terminal Illness Acceleration is requested first, the CIR will terminate. The CIR will also terminate on the earliest of the date full payment is made, if premiums are not paid when due, or age 80.

This rider is not intended to be a federally tax-qualified long-term care insurance contract under Internal Revenue Code (IRC) Section 7702B. Therefore, the premiums payable for this rider do not qualify as long-term care insurance premiums and are not deductible from gross income for federal income tax purposes. This rider, however, is subject to the federal per diem limits set forth in IRC 7702B. Under this rider, New York Life will not pay claimants more than the federal per diem limits. Assuming the amount you receive in the aggregate from all applicable policies does not exceed the federal per diem limits set forth in IRC Section 7702B, the benefits provided by the Chronic Illness Rider are intended to be excludable from federal gross income under Section 101 (g) of the IRC.

Receipt of an accelerated death benefit may affect eligibility for Medicaid or other government benefits or entitlements and may have income tax consequences. Accelerating benefits before applying for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. You can contact the appropriate social service agency (e.g., the Medicaid Unit of your local Department of Public Welfare or the Social Security Administration Office) for more information.

30-Day No Obligation Free Look. When your application is approved, you will receive a Certificate of Insurance detailing your coverage under the group policy(s). You will have a full 30-days to review your certificate to determine if it is right for you. If it is not, simply return it to the plan administrator, without claim, within the 30-days for a full refund of any premium paid. No Questions Asked!

GOOD NEWS! Based on favorable claims experience, the ACS Traditional Life Insurance program has generated Premium Credits each year since 2002. Owing to the current experience, you will receive a credit of up to 48%[2] applied to your premium statement. In addition to the premium credit, you may also qualify for our Valuable Package Discount and have your net premium discounted an additional 35% (described on the next page).

Member-Exclusive Rates. The cost of this term life insurance is based upon the member's gender, amount of insurance requested, usage of tobacco/nicotine products, and age on the date coverage is issued. Spouse rates are based on spouse age. For Term Life and CIR, Age is determined by the member & spouse' s age at issue and changes on the premium due date following attainment of each new 5-year age band (e.g., at age 40, 45, 50, 55 and 60). Coverage reduces at age 65, 80, 85, 90, 95 (refer to chart herein) and ends when you reach age 100 (age 80 for the CIR).

Traditional Term Life Insurance

Rates current as of 04/01/2025

Member Quarterly Premium Rates per $50,000 Unit
(Maximum Term Life Insurance for member is $4,000,000 and spouse is $2,000,000)

Insured's Age	Male Non-Tobacco[1] User		Female* Non-Tobacco[1] User		Male Tobacco[1] User		Female* Tobacco[1] User		Spouse Quarterly Premium Per $25,000 Unit	
	Base	Current**	Base	Current**	Base	Current**	Base	Current**	Base	Current**
Under 30	$4.50	$2.93	$2.50	$1.63	$8.00	$5.20	$4.50	$2.93	$2.00	$1.30
30 - 34	$6.00	$3.90	$3.50	$2.28	$10.50	$ 6.83	$5.50	$ 3.58	$2.50	$1.63
35 - 39	$7.50	$4.88	$4.00	$2.60	$13.50	$ 8.78	$7.50	$ 4.88	$3.50	$2.28
40 - 44	$13.00	$7.28	$7.50	$4.20	$23.00	$ 12.88	$12.50	$ 7.00	$8.25	$4.62
45 - 49	$23.00	$11.96	$13.00	$6.76	$40.50	$ 21.06	$22.50	$ 11.70	$14.00	$7.28
50 - 54	$40.50	$21.06	$22.50	$11.70	$71.00	$ 36.92	$39.00	$ 20.28	$22.50	$11.70
55 - 59	$61.00	$31.72	$33.50	$17.42	$106.50	$ 55.38	$58.50	$ 30.42	$33.75	$17.55
60 - 64	$103.00	$53.56	$56.50	$29.38	$180.50	$ 93.86	$99.50	$ 51.74	$55.00	$28.60

Contact the Plan Administrator for renewal rates for ages 65-99. Coverage terminates at age 100.

Child(ren)'s Rate. A single rate of $0.84 monthly covers all children for $10,000 each, regardless of the number of children.

Optional Chronic Illness Rider

Applicable to both Non-Tobacco and Tobacco users

Rates current as of 04/01/2025

Member Quarterly Premium Rates per $50,000 Unit

Insured's Age	Male		Female*		Spouse Quarterly Premium Per $25,000 Unit	
	Base	Current**	Base	Current**	Base	Current**
Under 30	$0.20	$0.13	$0.31	$0.20	$0.15	$0.10
30 - 34	$0.18	$0.12	$0.28	$0.18	$0.13	$0.08
35 - 39	$0.25	$0.16	$0.40	$0.26	$0.19	$0.12
40 - 44	$0.80	$0.45	$1.26	$0.71	$0.59	$0.33
45 - 49	$1.71	$0.89	$2.71	$1.41	$1.28	$0.67
50 - 54	$3.90	$2.03	$6.18	$3.21	$2.92	$1.52
55 - 59	$6.74	$3.50	$10.65	$5.54	$5.03	$2.62
60 - 64	$11.53	$6.00	$16.49	$8.57	$7.87	$4.09

Contact the Plan Administrator for renewal rates for ages 65-79. CIR Terminates at age 80

** Montana Residents: "Male" Rates apply to all individuals regardless of gender*

*** **The "Current" rates shown reflect the premium credit in effect through March 31, 2027 of up to 48% below the "Base" rate.** The ACS Trustees monitor the experience to ensure a credit can continue beyond this date, however the percent credit may be adjusted if experience warrants.*

[1] All "tobacco" references mean tobacco/nicotine products including electronic cigarettes, nicotine patches and nicotine chewing gum.

[2] Premium Credits are based on age and range from 35% to 48%.

New York Life Insurance Company reserves the right to change rates on a class-wide basis on any premium due date and on any date on which benefits are changed. (For example, a class of insureds is a group of people with all the same issue age and gender.) Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life Insurance Company and the Trustees of the ACS Insurance Trust.

IMPORTANT NOTICE TO RESIDENTS OF MANITOBA and ONTARIO, CANADA: Manitoba, Canada has enacted laws requiring 7% taxation; Ontario, Canada has enacted laws requiring 8% taxation; of all group insurance purchased by individuals. This tax will be added to the amount of any premium contributions due (in U.S. dollars), which is then reported and remitted to the respective province.

TOTAL PREMIUM REDUCED BY 35%

Valuable Package Discount.

You can receive a 35% Package Discount in addition to our member-exclusive rates. To qualify for this discount, you must be insured in at least one coverage from each of the three product categories:

1. **Term Life Insurance**: 10-, 15- or 20-Year Level Term and/or Traditional Term Life
2. **Disability Income Insurance**: Long-Term Disability, Short-Term Disability and/or Office Overhead Expense Disability
3. **Supplemental Coverages**: Accidental Death & Dismemberment Insurance and/or Supplemental Disability Insurance (for educational expense obligations)

Once you qualify, the discount applies to all ACS coverages from each of the three product categories. Visit www.acs-insurance.com for features, costs, eligibility, renewability, exclusions & limitations.

Protect your family's lifestyle, plans and dreams for the future with American College of Surgeons Group Traditional Term Life Insurance.



CONTACT US TODAY:

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ACS AMERICAN COLLEGE OF SURGEONS

Underwritten by:
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on policy form GMR

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Administered* & Marketed by:
Amwins Group Benefits, LLC.
AR Ins. Lic. No. 248910, FL Lic. No. L048174
CA Insurance License No. 0D28750
TX Licensed Agent: Samuel Hamin Fleet, Lic. No. 1091381

**With respect to Canadian residents Amwins Group Benefits, LLC. is acting as administrator only.*

This is only a general description of the principal provisions and features of the coverage. The complete terms and conditions are set forth in the group policy issued to the Trustees of the American College of Surgeons Insurance Trust under Group Policy G-29000-0/GMR-FACE. A Certificate of Insurance is issued to the insured member once coverage is approved. The American College of Surgeons Insurance Trust incurs costs in connection with providing oversight and administrative support for this sponsored coverage. 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 connect with this program.