



Eligibility Certificate

Monthly Benefit
Amount Of Up to:

\$3,000.00

issued to:

Oklahoma Bar Association Member
123 Main Street
Apt.1234
Anytown, US 12345-6789

NON-NEGOTIABLE

Up to **Three thousand** and _____ **00/100 Dollars**

For: Covered Accident Disability MONTHLY BENEFITS

James B. President

990393894849993903378 0097878783



P.O. Box 60809, Oklahoma City, OK 73146

Dear Oklahoma Bar Association Member,

Nobody likes to think about the disability risks of accidents that surround us everyday. But the truth is, they are ever present. And without enough protection, your family's financial future could be seriously affected.

RECOMMENDATION: Take a reality check. Then consider what a difference up to \$3,000.00 a month would make.

Please take a minute to consider what might happen if you suffered a disabling injury as a result of an accident, and could not work for a period of time. How would the bills get paid? Would your family be able to keep up financially? As a valued member of the Oklahoma Bar Association (OBA), you can take advantage of a NEW accident disability protection opportunity, right now.

Collect a monthly check of up to \$3,000.00 for up to two full years.

With the *Oklahoma Bar Association-Endorsed Group Accident Disability Insurance Plan* underwritten by New York Life Insurance Company, you may collect up to \$3,000.00 per month (up to 66 2/3% of your Average Monthly Income* minus any other disability income coverage you may have) to help you and your family stay on track financially if you are the victim of any covered accident that leaves you totally disabled. Choose from monthly benefits tailored to your specific needs: \$3,000.00, \$2,000.00 or \$1,000.00, as long as it does not exceed 66 2/3% of your income. You can also select a waiting period of 30 or 60 days, after which benefits begin and can last for up to two full years. Use your benefit checks to help with rent or mortgage payments, utilities, food, car payments, or any other ongoing expenses. There are no restrictions on how you spend your monthly benefits.

Your acceptance is guaranteed as long as you are actively working. Your spouse may also be eligible to enroll.**

**NO HEALTH QUESTIONS
NO MEDICAL EXAM**

This valuable protection is now available to you on a guaranteed acceptance basis as an Oklahoma Bar Association member under age 65. All you need to do is complete your Guaranteed Acceptance Enrollment Form enclosed. It's that simple! There are no health questions, and there's no medical exam to take. Coverage is also available to your eligible spouse on a guaranteed acceptance basis as long as you enroll and your spouse is also actively working. So please don't delay.

Why take chances? Make sure your income is protected with this valuable coverage.

**ENROLL NOW
WITH NO RISK!**

The truth is...no one knows what tomorrow holds in store. So why risk going without this vital protection for your most important asset? With your OBA group rates, this coverage is so affordable! Just complete and return your Guaranteed Acceptance Enrollment Form today. You have a full 30-day review period to make sure this protection is right for you. **SEND NO MONEY.** We'll bill you based on the options you select.

P.S. When is the last time you really looked at your financial picture...and the potential trouble a disabling accident could bring? I urge you to take a reality check now, and enroll in this important protection. You risk nothing because your satisfaction is guaranteed!

*Your average monthly income includes monthly wages, salaries, commissions, fees and other amounts received by you for personal services.

**Actively Working means working for at least 90 days, at least 20 hours a week at time of enrollment.

Any questions? Call 1-800-530-4863.

SUMMARY OF BENEFITS FOR OKLAHOMA BAR ASSOCIATION- ENDORSED GROUP ACCIDENT DISABILITY INSURANCE PLAN

You can collect up to \$3,000.00 per month for any covered disability injury.

The OBA-Endorsed Group Accident Disability Insurance Plan protects you for accidental injuries that result in total disability, not from disability due to illness or sickness. You can select a monthly benefit amount of up to \$3,000 based on your monthly income, as long as the amount does not exceed 66 2/3% of your basic monthly wages and commissions or any other fringe benefits, when added to any other disability coverage you may have. **You can collect full benefits for up to two full years**, regardless of any other benefits you receive, except for Workers' Compensation. With the ever-present risk of disabling accidents (**one every second** in the U.S. alone*), it makes good sense to add this protection.

You are protected 24 hours a day, anywhere in the world.

This valuable coverage continues to protect you around the clock and around the world. You're covered 24 hours a day, 7 day a week, at work, at home, and even if you're traveling anywhere in the U.S. or around the world (Subject to U.S. government regulations on restricted countries).

Here are your affordable annual group rates as of 2009.

Monthly Benefit	30-Day Waiting Period	60-Day Waiting Period
\$3,000.00	\$105.00	\$79.50
\$2,000.00	\$70.00	\$53.00
\$1,000.00	\$35.00	\$26.50

For premium quotes for other benefit amounts, please visit www.bealepro.com or call 1-800-530-4863.

Premium contributions may only be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change if they are changed for all others in the same class of insureds under this group policy but no more often than once in any 12-month period. For example, a class of insureds is a group of people all with the same waiting period. Benefits may be changed by agreement between New York Life and The Trustees of the Oklahoma Professionals Insurance Trust.

**Your spouse can also enroll
for coverage at the same OBA
group rates!**

You can select the waiting period that fits your needs.

You can choose from a 30 or 60-day waiting period, whichever best meets your and your spouse's protection needs and goals. Select the 30-day period for maximum protection, or the 60-day period for more economy. It's up to you. A waiting period defines the amount of time the insured must be continuously disabled before a benefit will be payable.

Your benefit checks are sent directly to you, with no restrictions.

All benefit checks are sent to you, in your name. You can use your cash benefits as you see fit...to help make up your lost income, to help with additional medical expenses, to pay your regular monthly bills, or for any other purpose.

**Use your cash benefits
as you see fit!**

Your premiums are waived during any covered benefit period.

Your premium will be waived after 6 months of receiving benefits, for as long as you are receiving benefits for any covered disabling accident. During this period, you do not need to make any premium payments on behalf of the insured that is disabled.

Your eligibility and effective date.

You are eligible for this plan as long as you are a current member of the OBA, under age 65 and live in the United States. Your lawful spouse is also eligible to enroll so long as he/she is also under age 65 and you, as the member, also enroll. Your coverage will become effective on the

first day of the month following your acceptance for coverage, provided you (and your lawful spouse, if applicable) are: actively at work for at least 90 days, at least 20 hours a week; not on active duty in the armed forces; and the premium has been paid within 31 days after you have been billed.

Your protection cannot be individually cancelled.

This coverage cannot be individually cancelled as long as you are not on active duty with the military; you continue to pay your premiums within the grace period; you remain actively at work (except by reason of disability covered by the plan); the master policy remains in effect; and you remain under age 70.

This OBA-Endorsed protection is underwritten by New York Life Insurance Company, rated A++ (Superior) for financial strength by A.M. Best & Company

New York Life Insurance Company, founded in 1845 and a recognized leader in the group insurance field, is one of the largest and most respected life insurance companies in the nation. New York Life has consistently received excellent ratings from all four leading independent rating agencies, earning the highest possible ratings for financial strength from: A.M. Best, Fitch Ratings, Standard & Poor's and Moody's Investors Service.**

This coverage is administered by Beale Professional Services, known for providing excellent service.

Your coverage is administered by a leader in plan administration for associations. Beal Professional Services has trained professional representatives who will assist with claims payment and answer any questions you may have. You can count on prompt, courteous service when you need it.

30-DAY FREE LOOK

When your Certificate of Insurance arrives, please examine it carefully. If you're not completely satisfied, simply return it within 30 days for a complete refund (without claim), no questions asked.

Here's what's not covered:

You will not receive accidental disability benefits due to an injury resulting from:

- Any condition that began or first manifested itself before coverage under this plan began.
- Commitment of a felony, attempting to commit a felony, or engagement in any illegal occupation or activity.
- Disease/Infirmary
- Use of Illegal Drugs or misuse of Prescription Drugs
- War or Military Service
- A disability that no longer requires regular treatment by a Doctor (other than a member of your immediate family)
- Self-Inflicted Injury/Suicide – (intended or while insane). Missouri residents: The exclusion for intentional self-inflicted injury is only applicable to injuries caused by an attempted suicide while sane.
- Medical, dental, or surgical treatment unrelated to the accident

*National Safety Council, Injury Facts 2007 Edition

**Individual Third Party Ratings Reports (as of 3/18/09)

This brochure explains the general purposes of the insurance program. Complete features, costs, eligibility, renewability, limitations and exclusions are detailed in the Group Policy. The OBA Group Accident Disability Insurance Plan is underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under Group Policy G-29304 issued to The Trustees of the Oklahoma Professionals Insurance Trust on Policy Form GMR-FACE-29304. Brokered and administered by: Beale Professional Services, P.O. Box 60809, Oklahoma City, OK 73146, 1-(800) 530-4863. This program is currently available in OK.