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*OSCPA-sponsored Term Life Plan
 Limited Time NEW MEMBER Offer!
 Don't Hesitate!*

We want to take this opportunity to welcome you as a new member of the Oklahoma Society of CPAs and introduce you to an outstanding **OSCPA member benefit**. Beale Professional Services, with over 40 years of service to OSCPAs, and ING ReliaStar Life Insurance Company are offering you the opportunity to apply for **\$100,000 of Term Life Insurance with no medical exam**.

During this special initial enrollment period, all new Oklahoma resident OSCPAs members, under age 50, who are actively at work and able to truthfully answer "no" to the three health questions on the application may apply. **All applications must be fully completed and returned, with a check for the first Semi-Annual premium within 60 days of your membership date.**

Consider these important plan features:

- Unlike other plans, this is an **individual policy** and **entirely portable**.
- **Guaranteed Renewable to age 75** with level insurance benefits.
- **Conversion** to universal life is **guaranteed**, regardless of health, under age 60.
- Up to 50% (\$100,000 maximum) **payout for terminal illness** diagnosis.
- Optional rider **to include your children** for \$10,000 each.
- **Options** for Accidental Death Benefits and Disability Waiver of Premium.
- **Up to \$1,000,000 available** to non-tobacco users (\$500,000 for tobacco users).

...and great **Semi-Annual Rates***

For \$100,000 of coverage.....	Semi-Annual Premiums				
<i>\$100,000 Term Life</i>	Under 30	30-34	35-39	40-44	45-49
Non-Tobacco	\$21.60	\$41.40	\$60.60	\$70.20	\$114.60
Tobacco	\$21.60	\$48.60	\$70.20	\$108.00	\$162.00

**Semi-Annual Rates shown are for the first policy year and are subject to change thereafter. Please refer to the enclosed brochure for complete rate information. Policy Form 40-081.*

To apply, complete and return the enclosed Simplified Issue Offer Application and the first Semi-Annual premium, payable to Beale Professional Services. Please make sure that both your application and check are completed accurately and signed. Once we receive your application and check, we will order your policy and mail it to you as soon as possible.

If you have questions, want additional coverage amounts (***Even lower rates are available*** for amounts of \$250,000 or more under a Super-Preferred category), or don't qualify for the enclosed offer, please contact us. If you wish to enroll your spouse, please call us for a different application.

Don't miss this exciting simplified issue offer. Questions? Call us; we are here to help you with all the OSCPAs Insurance Plans.

Sincerely,

A handwritten signature in cursive script that reads "Richard A. Beale".

Richard A. Beale
Plan Administrator