

Group Term Life Insurance

issued by The Prudential Insurance Company of America

Members may now elect up to \$1 Million in Life Insurance Coverage. Many attorneys will qualify for up to \$300,000 by answering a few short health questions. Employees who work as part of a Member's "Employer Unit" may qualify for \$100,000 of Employee coverage.

General Provisions - Both Plans

Member Life Insurance Coverage	Provision	Employee Life Insurance Coverage
All members of the State Bar of Texas	Eligibility	All Employees of an "Eligible Employer Unit" for Members of the State Bar of Texas.
For Attorneys: Through age 69 Individual selection of amount in multiples of \$100,000, maximum \$1,000,000. Age 70 and over 10% of the amount applicable to the member prior to age 70.	Amounts of Coverage	For Employees: Through age 69 Individual selection of amount in multiples of \$10,000, maximum \$100,000. Amount selected may not exceed 4 times individual's annual earnings. Age 70 and over 10% of the amount applicable to the individual prior to age 70.
You may select an amount of insurance for your eligible dependents as follows: Spouse —A multiple of \$10,000—maximum \$250,000 Each Child —A multiple of \$2,000—maximum \$10,000 Each child must be covered for the same benefit amount. The amount of insurance for a dependent may not exceed 50% of your amount of insurance.	Optional Dependent Coverage is available to both Members and Employees for Spouse and Children	You may select an amount of insurance for your eligible dependents as follows: Spouse —A multiple of \$10,000—maximum \$50,000 Each Child —A multiple of \$2,000—maximum \$10,000 Each child must be covered for the same benefit amount. The amount of insurance for a dependent may not exceed 50% of your amount of insurance.
Term Life Insurance is payable to the beneficiary designated by the insured in the event of the insured's death from any cause. If a covered dependent dies the amount is payable to you.	Beneficiary	Same as Member Life Insurance Coverage
If you become totally disabled prior to age 60 the policy contains a provision under which your scheduled amount of Term Life Insurance may be continued at no cost to you, as long as you remain totally disabled.	Waiver of Quarterly Cost	Same as Member Life Insurance Coverage
The Term Life Insurance is convertible under certain conditions. Contact your Insurance Trust Office for details.	Conversion	Same as Member Life Insurance Coverage

This is not a complete description of benefits, but a summary intended to briefly outline the State Bar of Texas Insurance Trust Group Term Life Insurance benefits and policy exclusions, limitations and restrictions. After you enroll, you will be issued a Group Insurance Certificate describing your coverage in greater detail. The complete terms of the coverage will be governed by group insurance contract form Series 83500 issued to the State Bar of Texas Insurance Trust by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102.

Quarterly Costs For Each \$10,000 (Attorney or Employee)

Effective 10-1-00

Attorney or Employee's Age	Attorney or Employee Coverage	Additional Cost For Each \$10,000 For Spouse	Additional Cost For Each \$2,000 For Child(ren)
Less than age 30	\$ 1.40	\$ 2.00	\$ 0.50
Age 30 through age 34	1.80	2.30	.50
Age 35 through age 39	2.10	2.60	.50
Age 40 through age 44	2.60	3.30	.50
Age 45 through age 49	3.80	4.90	.50
Age 50 through age 54	5.90	8.10	.50
Age 55 through age 59	11.00	13.30	.50
Age 60 through age 64	16.80	19.20	.50
Age 65 through age 69	32.40	30.90	.50
Age 70 and over	58.50	38.00	.50

Note: Employees may contribute towards the cost of their insurance. However the employer must also contribute towards the cost including any amount in excess of \$1.20 per quarter per \$1,000.00 of Group Term Life Insurance. Rates may change as the insured enters a higher age category, also rates may change if plan experience requires a change for all insureds.

Who Is Eligible to Apply

Member Life Insurance—All members of the State Bar of Texas.

Employee Life Insurance—All full-time employees (30 hours or more per week) of an "Eligible Employer Unit". An "Eligible Employer Unit" is a sole proprietorship, partnership or corporation engaged primarily in the practice of law with at least one full-time employee who is not a member of the State Bar of Texas.

Eligible Dependents—Spouse and unmarried children less than 25 years old. Your children include legally adopted children, stepchildren, foster children and grandchildren. Grandchildren must be claimed as a dependent for federal income tax purposes at the time they are enrolled.

Health Requirements

Each individual will be required to submit evidence of good health satisfactory to Prudential for himself and his dependents in order to become insured or increase existing coverage. A physical examination may be required.

Effective Date of Coverage

Initial coverage will become effective on the date the application is approved by Prudential.

Optional changes in coverage may be made by making written request. If the change results in an increase in coverage, satisfactory evidence of good health will be required. A physical examination may be required. The change will be effective on the quarterly premium due date coinciding with or next following the date of approval of the application by Prudential.

Should an attorney/employee not be working full time on the effective date of initial coverage or increased coverage, the insurance will be delayed for himself and his dependents until he returns to full-time work. Additionally, a dependent who is confined for medical care or treatment in any institution or at home when coverage would normally commence, will not be covered until given a final release by the doctor from all such confinement.

Termination of Coverage

The insurance of an individual attorney/employee and dependents will terminate if he ceases to be eligible, enters military service, discontinues the required contributions, or if the Group Insurance Plan is discontinued. An individual dependent's insurance will also terminate if he ceases to be an eligible dependent.

Retirement—Coverage may be continued for a retired attorney/employee and his eligible dependents.

Death of Attorney or Employee—Dependent Life coverage may be continued for the surviving spouse and all eligible dependent children then insured. Such coverage may be continued until the spouse remarries or coverage would otherwise terminate as stated above.

How to Enroll

All applicants should complete an enrollment form, and return it to:

State Bar of Texas Insurance Trust
206 E. 9th Street, Suite 1501
Austin, Texas 78701

Local (512) 479-0941 • Houston (713) 224-4024
Ft. Worth (817) 654-3347 • Toll-Free 1-800-460-7248
FAX (512) 479-4109

SEND NO MONEY AT THIS TIME—You will receive a statement for the appropriate amount.

Payments

Payments can be made only on a quarterly basis. The regular quarterly due dates are January 1, April 1, July 1 and October 1 of each year.

Costs will increase per the charts with your attained age. These age determinations are made on January 1 of each year.

How to File a Claim

Contact the Insurance Trust office for claim forms and questions regarding claims.