

The Independent Pool and Spa Service Association, Inc.

For Association Members and Their Families



BENEFITS PROVIDED THROUGH YOUR MEMBERSHIP IN THE INDEPENDENT POOL AND SPA SERVICE ASSOCIATION INC. (IPSSA)

Underwritten by ReliaStar Life Insurance Company

Secure Your Family's Future with Careful Planning

Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can ease the financial stress that death brings to a family. It can help provide the funds your spouse and dependents need for a secure, comfortable future.

By planning ahead, you can assure that your beneficiaries will have the money necessary to:

- *Maintain the standard of living you want for them.*
- *Protect your home and other assets.*
- *Pay for education, child care and household expenses.*
- *Cover funeral and probate costs, taxes, debts and other obligations.*
- *Invest for income and opportunities in coming years.*

Professionals like you take your responsibilities seriously. You want the best for your family. That's why so many successful professionals choose the ReliaStar Life Insurance Company Association Group Term Life Insurance plan.

Features of the Plan

This Supplemental Group Term Life plan provides members with term life insurance protection at levels beyond what is provided to you through the Basic Group Term Life plan. This Basic plan provides a \$50,000 benefit to all members under age 70 (this Basic benefit reduces to \$20,000 at your age 70, and terminates at age 80). To supplement this Basic benefit, you are eligible to apply for additional group term life insurance through the same endorsed program. Administrative costs for group coverage are low, so you can save in premium costs and enjoy the benefits of the plan.

This group coverage is available to you as a Member of the Independent Pool and Spa Service Association, Inc. Your spouse is eligible to apply even if you are not participating in this Supplemental life plan. You and your spouse under age 60 are eligible to apply for one of the following benefit amounts:

◆ \$25,000

◆ \$ 50,000

◆ \$100,000

Child Coverage

Members participating in the Supplemental plan can apply for \$5,000 children's coverage. One premium covers all eligible children, age 6 months to 19 years, or to age 23 if a full-time student. For children from age 14 days to 6 months, coverage level is \$1,000.

Individual Life Policy Conversion Option

If you or your spouse later becomes ineligible for this group coverage, conversion to an individual life policy is allowed, without proof of good health. Converted coverage does not include the accelerated life benefit.

Continuous Coverage

Coverage may be continued as long as you pay premiums when due. Coverage is subject to renewal by the policyholder and timely premium payment.

Supplemental life benefits will reduce to 50% on the premium due date following your age 65, and will terminate on the premium due date following your age 70.

(turn over)

A Pay-Out Option During Your Lifetime

If you are terminally ill and have a life expectancy of 12 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of up to 60 percent of your coverage. All remaining insurance benefits will be paid to your beneficiary when you die.

Choose The Coverage That Fits Your Family's Needs

Supplemental Plan Coverage and Monthly Premium*

Age	\$25,000 Plan	\$50,000 Plan	\$100,000 Plan
Under 30	\$ 2.25	\$ 4.50	\$ 9.00
30 – 34	2.75	5.50	11.00
35 – 39	3.50	7.00	14.00
40 – 44	5.75	11.50	23.00
45 – 49	9.75	19.50	39.00
50 – 54	16.25	32.50	65.00
55 – 59	28.00	56.00	112.00
60 – 64**	29.75	59.50	119.00
65 – 69**	52.50	105.00	210.00

* Premiums are based on age at time of purchase and will be added to your Monthly IPSSA Dues. Premiums will increase as you enter a new age bracket. Rates shown are effective January 1, 2013 and thereafter are subject to change.

** For renewal purposes only. Benefits reduce to 65% at age 65 and terminate at age 70. Costs shown for ages 65-69 represent the cost you pay for the reduced coverage.

How to Apply

- 1) Complete the entire application form.** Simply complete the application form and mail/fax, or email nan.win@hubinternational.com, to Arrow Insurance Service at the address shown below. Be sure to select the plan desired.
- 2) Separate form.** Use a separate form for your spouse. (Contact Arrow Insurance Service for an additional form.)
- 3) Send no money now.** Upon approval by the insurance company, your premiums will be added to your monthly IPSSA dues. Some applicants may be required to have a medical exam in order to apply for coverage. For more information on medical requirements, please consult the plan administrator.

Exclusions

The only death claims against your group term life policy that would be excluded would be for death by suicide within the first two years of coverage. Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

PLAN ADMINISTERED BY:

Arrow Insurance Service
2393 Townsgate Rd. Ste. 101
Westlake Village, CA 91361
(800) 833-3433 or (805) 955-9555
Fax: (805) 955-9535

THE ORGANIZATION BEHIND THE COVERAGE:

Insurance products provided by ReliaStar Life Insurance Company and other affiliated companies which are wholly owned indirect subsidiaries of ING Group N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance and asset management businesses in more than 50 countries worldwide. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance. Policy Form LP00GP.



20 Washington Avenue South
Minneapolis, Minnesota 55401

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