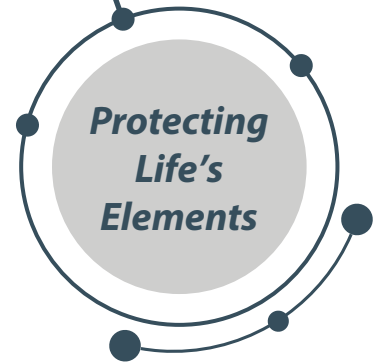


ACS Group Term Life Insurance Plan



Most consumers overestimate the cost of life insurance—some by as much as 250%.¹



Could your family take on all your financial responsibilities and still live comfortably if something happened to you?

As a member of the American Chemical Society (ACS), finding the right life insurance policy has never been easier. Your membership gives you privileged access to comprehensive coverage that's affordable and portable. With our term life plan, you can renew your coverage annually—allowing you the flexibility to update your policy each year as you see fit. Get the coverage you deserve with one of the smartest, most practical forms of life insurance available.

Plan features for members of the American Chemical Society (ACS) include:

- Spouse/Domestic Partner coverage²
- Coverage for eligible dependent children (under age 30)
- Competitive rates made possible through group purchasing
- Portable coverage that stays with you, even if you change jobs³

¹Durham, Ashley. "2016 Insurance Barometer Study." LIMRA. 2016. Web. 8 December 2016.

²Coverage amount cannot exceed member coverage amount

³As long as you pay your premiums when due, maintain your ACS membership, and the Group Policy remains in force

ACS Member Insurance
Protecting Life's Elements

Who qualifies for this coverage?

All ACS members and Society Affiliates who reside in the U.S.* (except territories), Canada (except Quebec), or Puerto Rico may apply for Basic Group Term Life (\$25,000) protection. ACS members and their spouse/domestic partner, under age 70, may apply for additional coverage to \$2,000,000 (in \$5,000 increments); spouse coverage may not exceed member benefits. All unmarried, dependent children under age 30 are also eligible for coverage—\$7,500 for children one year and older; \$400 for children under one year.

If you are applying for coverages up to \$250,000 and are under the age

of 50, you may qualify for automated underwriting, which is a faster, more streamlined process.

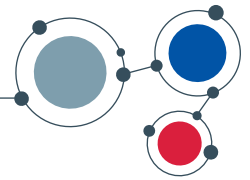
A dependent who is also an ACS member is eligible for either member or dependent coverage, but not both. If both spouses/domestic partners are covered as members, neither may insure the other as spouse/domestic partner and only one may insure any eligible children.

The aggregate maximum amount of life insurance in force for all New York Life ACS Group Life Insurance policies may not exceed \$2,000,000 per insured individual.

*Certain state eligibility restrictions apply

Does ACS provide any premium credits?

Yes! The Board of Trustees, Group Insurance Plans for ACS Members regularly approves premium credits on new and renewed policies. The premium credit for 2018 is 20%, and the Term Life Plan Trust Fund pays these credits to the insurance carrier. That means that in addition to the group discount you receive as an ACS member, you pay only 80% of the gross premium. Premium credits are not guaranteed and vary from year to year, depending on claims experience.



When would my coverage take effect?

Coverage is effective on the day of approval of your application, provided you pay your premium when due and are performing normal activities of a person in good health of like age on that day. (Residents of Maryland and North Carolina: Any reference to “performing normal activities of a person in good health of like age” is replaced by the requirement that the health status of any proposed insured person remain the same as stated in your application.) If you are temporarily disabled at the time your application is approved, coverage will be effective on the first day you return to normal activities. Coverage for dependents will be effective on the same day as your coverage, provided they are not totally disabled on that day. Additional coverage for you or a dependent spouse/domestic partner will become effective on the day of approval of the application by the insurance company. All applications for coverage are contingent upon New York Life Insurance Company’s approval of satisfactory evidence of insurability.

What value-added features are included in the plan?

\$15,000 of Accidental Death and Dismemberment Coverage—automatically included in members’ coverage to provide additional protection in the event of a fatal accident or covered accidental injury such as loss of limbs or eyes. See Certificate of Insurance for specific amounts.

Disability Provision—allows you to collect \$25,000 of Basic Group Term Life Insurance over a five-year period if a total or permanent disability occurs prior to age 60 (member coverage only, see Certificate of Insurance for details). The application must be made no later than one year from the date you become disabled. The premium on any additional coverage will be waived while the total disability continues.

Inflation Guard—lets you increase your insurance amount by 10% for 10 years, gradually doubling it. If approved, the increase is automatically included each year as long as you are under age 55 and not totally disabled. Simply choose to accept or decline the additional 10%, but once declined, it cannot be resumed. Your total premium increases annually to reflect your increased benefit amount at your then current age. (Member and Spouse/Domestic Partner coverage only. Not available to children.)

Accelerated Death Benefit—provides you and your Spouse/Domestic Partner (if covered) with the option to apply for one advance payment up to 75% of your in-force life insurance while alive, if you’re diagnosed as terminally ill with a life expectancy of 12 months (Illinois residents: 24 months) or less. You can use all the money received under the accelerated death benefit in any way you choose—pay bills, maintain your quality of life, or for any other financial obligation—to help ease the burden during a difficult time. For terms, conditions, and limitations, please see the Certificate of Insurance. Full premiums continue to be payable. Please note that receipt of accelerated death benefits may affect your eligibility for public assistance programs and may be taxable. You should consult with the appropriate social services agency and seek the advice of a qualified tax advisor prior to applying to receive such benefits. Amount received at time of insured’s death will be reduced by any payment made under this benefit.

QuickDecisionSM—coverage up to \$250,000 (for those under age 50) may be eligible for automated underwriting, which allows the carrier to make an underwriting decision in real time. Based upon information gathered and medical questions answered online during the application process, a decision to approve your request for coverage can be delivered faster than ever before.*

*Most QuickDecisionSM applications can be processed without the need for follow-up; however, in certain cases a representative may need to contact you to verify information or to arrange a visit with a medical professional.

30-Day Free Look

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated and you will receive a full refund of any paid premium—no questions asked!

For More Information, or to Apply for Coverage

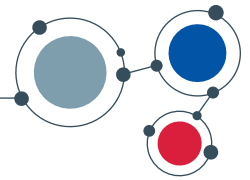
Complete and return the ACS Group Term Life Insurance application form included with this brochure. You may also call the ACS Plan Administrator at **844.282.2438**, or visit **acs.org/insurance**. For complete details on this plan, including features, costs, eligibility, renewability, limitations, and exclusions, see the Certificate of Insurance.

For residents of Puerto Rico, applications and premium payments should be sent to:

Global Insurance Agency
P.O. Box 9023918
San Juan, Puerto Rico 00902-3918

NOTE: In order to expedite claim payments we request that you provide the following information for everyone you are requesting coverage on, as well as, on any named beneficiary: full name, address, date of birth, social security number, and telephone number. Please call 844.282.2438 to complete this request. If you prefer, enclose a separate piece of paper with this information together with your application.

ACS Group Term Life Insurance Plan



Current 2018 Semiannual Group Term Life Rates Per \$1,000 Coverage

For Member or Spouse/Domestic Partner

Member/Spouse/ Domestic Partner Age	Gross Rate	2018 Rate with 20% Credit Applied*	Member/Spouse/ Domestic Partner Age	Gross Rate	2018 Rate with 20% Credit Applied*
Under 25	0.192	0.154	58	1.770	1.416
25-29	0.192	0.154	59	1.955	1.564
30-34	0.192	0.154	60	2.340	1.872
35-39	0.240	0.192	61	2.575	2.060
40-44	0.384	0.307	62	2.945	2.356
45-49	0.624	0.499	63	3.321	2.656
50	0.935	0.748	64	3.700	2.960
51	1.005	0.804	65	4.224	3.379
52	1.104	0.883	66	4.608	3.686
53	1.170	0.936	67	5.136	4.109
54	1.308	1.046	68	5.472	4.378
55	1.350	1.080	69	5.952	4.762
56	1.475	1.180	70	7.632	6.106
57	1.610	1.288			

*Rounded to the nearest hundredth.

71 & Over: available upon request; contact the ACS Plan Administrator.

20% premium credit has been approved for 2018. Premium credits are not guaranteed.

Children's Rate*

Premium is determined by member's age

Age of Member	Gross Rate	Child Rate with 20% Credit Applied**
Less than 30	1.584	1.267
30-34	1.518	1.214
35-39	1.424	1.139
40-44	1.144	0.915
45-49	1.096	0.877
50-54	0.968	0.774
55 & Older	0.712	0.570

*Each child over one year of age is covered for \$7,500; each child less than one year is covered for \$400.

**Rounded to the nearest hundredth. Rate includes all children of an insured member.

HOW TO CALCULATE YOUR SEMIANNUAL COST: The amount of life insurance for you and your spouse is based on each person's age at their last birthday. To find the semiannual premium contribution for members or spouses, find your age, and multiply the amount shown per \$1,000 for the amount of insurance you need. Example: Member age 42 requesting \$250,000 of insurance rate with the 20% premium credit .307 x 250 = \$76.75. Add the cost for spouse with the same calculation and then add children's coverage to the cost if this additional coverage is requested. You will be billed semi-annually, April 1st and October 1st.

IMPORTANT INFORMATION: The premium contributions shown reflect the current rates and benefit structure (as of Jan. 1, 2018). Premium contributions may be changed by New York Life on any premium due date, but not more than once in any twelve-month period, and on any date on which benefits are changed. Benefit option amounts are subject to change by agreement between New York Life and the Board of Trustees.

The Annual Rate is the Semiannual Rate shown times a factor of 1.985.

Premiums increase on the premium due date coinciding with or next following the date that a member enters a new age bracket.

ACS Group Term Life Insurance Plan



IMPORTANT NOTICE: How New York Life Obtains Information and Underwrites Your Request for Group Term Life Insurance

In this notice, references to “you” and “your” include any person proposed for insurance. Information regarding insurability will be treated as confidential. In considering whether the person(s) in your request for insurance qualify for insurance, we will rely on the medical information you provide, and on the information you AUTHORIZE us to obtain from your physician, other medical practitioners and facilities, other insurance companies to which you have applied for insurance and MIB, Inc. (“MIB”). MIB is a not-for-profit organization of insurance companies, which operates an information exchange on behalf of its members. If you apply for life or health insurance coverage or a claim for benefits is submitted to an MIB member company, medical or non-medical information may be given to MIB, and such information may then be furnished by MIB, upon request, to a member company.

Your AUTHORIZATION may be used for a period of 24 months from the date you signed the application for insurance, unless sooner revoked. The AUTHORIZATION may be revoked at any time by notifying New York Life in writing at the address provided. Your revocation will not be effective to the extent New York Life or any other person already has disclosed or collected information or taken other action in reliance on it, or to the extent that New York Life has a legal right to contest a claim under an insurance certificate or the certificate itself. The information New York Life obtains through your AUTHORIZATION may become subject to further disclosure. For example, New York Life may be required to provide it to insurance, regulatory or other government agencies. In this case, the information may no longer be protected by the rules governing your AUTHORIZATION.

MIB and other insurance companies may also furnish New York Life, its subsidiaries or the Plan Administrator with non-medical information (such as driving records, past convictions, hazardous sport or aviation activity, use of alcohol or drugs, and other applications for insurance). The information provided may include information that may predate the time frame stated on the medical questions section, if any, on this application. This information may be used during the underwriting and claims processes, where permitted by law.

New York Life may release this information to the Plan Administrator, other insurance companies to which you may apply for life and health insurance, or to which a claim for benefits may be submitted and to others whom you authorize in writing, however, this will not be done in connection with test results concerning Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV). We may also make a brief report of your protected health information to MIB, but we will not disclose our underwriting decision.

New York Life will not disclose such information to anyone except those you authorize or where required or permitted by law. Information in our files may be seen by New York Life and Plan Administrator employees, but only on a “need to know” basis in considering your request. Upon receipt of all requested information, we will make a determination as to whether your request for insurance can be approved.

If we cannot provide the coverage you requested, we will tell you why. If you feel our information is inaccurate, you will be given a chance to correct or complete the information in our files. Upon written request to New York Life or MIB, you will be provided with non-medical information. Generally, medical information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured. Your request is handled in accordance with the Federal Fair Credit Reporting Act procedures. If you question the accuracy of the information provided by MIB, you may contact MIB and seek a correction. MIB’s information office is: MIB, Inc., 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, telephone 866-692-6901 (TTY 866 346-3642). For Canadian residents, the address is: MIB Information Office, 330 University Avenue, Suite 501, Toronto, Ontario, Canada M5G 1R7, telephone 416-597-0590. Information for consumers about MIB may be obtained on its website at www.mib.com.

If we can provide the coverage you requested, we will inform you as to when such coverage will be effective. Under no circumstances will coverage be effective prior to this date. Payment of a premium contribution with your application does not mean there is any insurance in force before the effective date is determined by New York Life.

For NM Residents: PROTECTED PERSONS¹ have a right of access to certain CONFIDENTIAL ABUSE INFORMATION² we maintain in our files and they may choose to receive such information directly. You have the right to register as a PROTECTED PERSON by sending a signed request to the Administrator at the address listed on the application. Please include your full name, date of birth and address.

¹PROTECTED PERSON means a victim of domestic abuse: who has notified us that he/she is or has been a victim of domestic abuse; and who is an insured person or prospective insured person.

²CONFIDENTIAL ABUSE INFORMATION means information about: acts of domestic abuse or abuse status; the work or home address or telephone number of a victim of domestic abuse; or the status of an applicant or insured as family member, employer or associate of a victim of domestic abuse or a person with whom an applicant or insured is known to have a direct, close, personal, family or abuse-related relationship.

New York Life Insurance Company 7.15 ed.

This brochure is intended to describe only principal features of the ACS Group Term Life Insurance Plan and is not a contract. For complete details on this plan, including features, costs, eligibility, renewability, limitations, and exclusions, see the Certificate of Insurance.

ACS Group Term Life Insurance plans underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010, under policy form GMR-G 29200/FACE. New York Life Insurance Company, a leading insurance company, rated A++ by A.M. Best for financial strength (7/20/17).

The ACS Member Insurance Program is self-supporting. ACS member dues are not used in any way to maintain or promote ACS insurance plans.

BROKED AND ADMINISTERED BY:



1200 E. Glen Ave., Peoria Heights, IL 61616
pearlinsurance.com

UNDERWRITTEN BY:



New York Life Insurance Company
51 Madison Avenue,
New York, NY 10010

Pearl Insurance solicits insurance on behalf of New York Life and receives compensation, which may vary depending on certain factors, based on the sale of insurance. For additional compensation information, please call Pearl Insurance at 800.447.4982.

*California Insurance License #0F76076,
AR#1322*

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