



Group Term Life Insurance

Underwritten by New York Life Insurance Company



48% of American adults don't have life insurance.¹

The power to help protect your loved ones' future is within your hands.

In an uncertain world, security can seem out of reach. And while that may be true for some aspects of life, financial safety doesn't have to be one of them.

As a member of the American Chemical Society, you have access to exclusively priced and portable **group term life insurance** so you can help protect those you love most. This policy lets you renew your coverage annually—providing you the flexibility to update your benefits each year as your financial needs change. Take control of your family's financial destiny with one of the smartest, most practical forms of life insurance around.

Highlights include:

Spouse/domestic partner coverage²

Your significant other deserves the opportunity for financial stability just as much as you do. This policy makes it convenient for you and your spouse or domestic partner to consolidate your coverage under one umbrella.

Coverage for eligible dependent children (under age 30)

Insuring your child can mitigate financial hardship if you face an unthinkable event. Our term life coverage is built for the whole family.

¹Gambhir, Nupur and Shoenthal, Rebecca. "Life insurance statistics in 2022." *Policygenius*, 2022.

²Spouse/domestic partner coverage amount cannot exceed member coverage amount

Member-only rates made possible through group purchasing

Group purchasing allows us to offer rates that may not be available through an individual policy.

Disability provision

Our policy gives you the option to withdraw \$25,000 of your benefit amount over a five-year period if you become totally or permanently disabled before age 60. This is just one more way our coverage helps protect your finances when something goes wrong.

Portable coverage that can stay with you throughout career changes³

If you have insurance through your employer, you'll lose it if you change jobs. Not so with our policy—you can take it with you wherever you go.

Premium credit

The Board of Trustees, Group Insurance Plans for ACS Members regularly approves premium credits on new and renewed policies. This year, insureds of this policy have a 20% premium credit—meaning they only have to pay 80% of the gross premium amount.⁴

QuickDecisionSM option⁵

If you apply for \$500,000 or less in coverage, are a member under age 60, and meet certain eligibility criteria, you can qualify for a streamlined approval process that can provide coverage in as little as 24 hours.

³As long as you pay your premiums when due, remain an ACS member in good standing, and the group policy remains in force

⁴Premium credits are not guaranteed and vary from year-to-year, depending on claims experience.

⁵Most 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 arrange a visit with a medical professional. QuickDecisionSM is not available for residents of MT, US territories (except PR), or Quebec.

Wondering about the practical applications of life insurance?

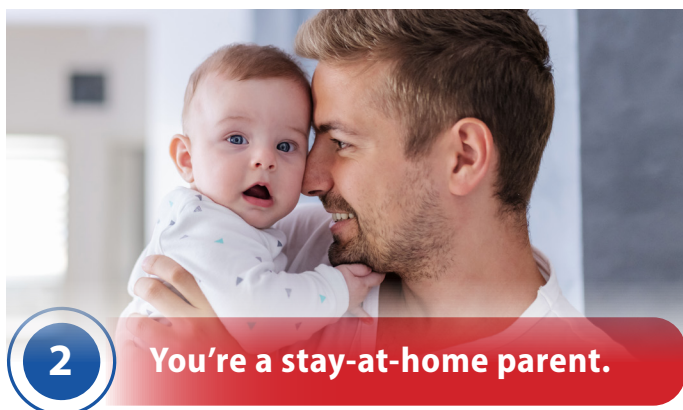
Here are three scenarios for you to consider:



People buy life insurance to ensure their family's needs are met.

If you pass away, life insurance can help cover critical expenses when your loved ones may need it most. This can include things like burial costs, tuition, mortgages, and even daily necessities like clothes and groceries.

Life insurance is one of the best ways to make sure your family will have help meeting their needs after you're gone.



Though your role doesn't bring in income, it's invaluable nonetheless—managing a household and raising children are big responsibilities. You recognize this fact and take out a life policy.

From chauffeuring your kids to school and extracurricular activities to keeping the family budget on track, the part you play in the life of your loved ones is critically important.

Life insurance can help make sure those household management duties continue uninterrupted if you're no longer around.



You're young and healthy, so you think life insurance won't be necessary until you're older and have a family.

But if you have siblings or relatives you financially support, life insurance should still be a consideration. And even if you don't, you may have other debts to pay off.

Life insurance will help make sure your financial burdens don't get passed on to any cosigners, family members, or your estate if you pass away.

Who qualifies for this coverage?

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.

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.

*Certain state eligibility restrictions apply

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.

What value-added features are included in the policy?

\$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 became 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.

Does ACS provide any premium credits?

Yes! The Board of Trustees, Group Insurance Programs for ACS Members regularly approves premium credits on new and renewed policies. The premium credit for 2025 is 20%, and the Term Life Policy 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.

QuickDecisionSM

QuickDecisionSM—coverage up to \$500,000 (for those under age 60) 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. QuickDecisionSM is not available for residents of MT, US territories (except PR), or Quebec.

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!

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.

When Coverage Ends

Coverage will end if:

- Premiums are not paid when due
- The group policy is terminated or modified by the policyholder to end insurance for the group of insureds to which the member belongs
- You are no longer an ACS member in good standing; or
- The insured requests to terminate the insurance.

Dependent coverage will terminate when the dependent spouse/domestic partner or child ceases to be an eligible dependent. Coverage for children terminates at age 30.

Get More Information

For More Information, or to Apply for Coverage

Complete and return the ACS Group Term Life Insurance application form located on **ACSplans.com/GroupTermLife**. You may also call the ACS Program Administrator at **(800) 752-0179**. For complete details on this policy, 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 (800) 752-0179 to complete this request. If you prefer, enclose a separate piece of paper with this information together with your application.

Current 2025 Semiannual Group Term Life Rates Per \$1,000 Coverage

For Member or Spouse/Domestic Partner

Member/Spouse/ Domestic Partner Age	Gross Rate	2025 Rate with 20% Credit Applied*
Under 25	0.192	0.154
25-29	0.192	0.154
30-34	0.192	0.154
35-39	0.240	0.192
40-44	0.384	0.307
45-49	0.624	0.499
50	0.935	0.748
51	1.005	0.804
52	1.104	0.883
53	1.170	0.936
54	1.308	1.046
55	1.350	1.080
56	1.475	1.180
57	1.610	1.288
58	1.770	1.416
59	1.955	1.564
60	2.340	1.872
61	2.575	2.060
62	2.945	2.356
63	3.321	2.656
64	3.700	2.960
65	4.224	3.379
66	4.608	3.686
67	5.136	4.109
68	5.472	4.378
69	5.952	4.762
70	7.632	6.106

*Rounded to the nearest hundredth.

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

20% premium credit has been approved for 2025. Premium credits are not guaranteed.

Children's Rates*

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 $.307 \times 250 = \$76.75$. 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, 2025). 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.



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, LLC (“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, LLC, 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 Policy and is not a contract. For complete details on this policy, including features, costs, eligibility, renewability, limitations, and exclusions, see the Certificate of Insurance.

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 (10/4/2024).

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

BROKERED AND ADMINISTERED BY:



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

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.

Pearl Insurance Licenses:

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Arkansas Insurance License #1322

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