



## Life Insurance Product Comparison Chart

	Term Life	10-year Level Term Life	20-year Level Term Life	50 Plus Senior Term Life
<b>Benefits Available</b>	\$25,000 – \$500,000	\$50,000 – \$200,000	\$50,000 – \$200,000	\$10,000 – \$100,000
<b>Eligibility</b>	Healthcare providers under age 65	Healthcare providers under age 60	Healthcare providers under age 55	Healthcare providers age 50-74
<b>Dependent Coverage</b>	Spouse coverage available	Spouse and dependent child coverage available	Spouse and dependent child coverage available	Spouse coverage available
<b>Medical Exam Requirement*</b>	The answers to a few health questions on the application are generally sufficient for underwriting; no medical exam is usually necessary.	The answers to a few health questions on the application are generally sufficient for underwriting; no medical exam is usually necessary.	The answers to a few health questions on the application are generally sufficient for underwriting; no medical exam is usually necessary.	The answers to a few health questions on the application are generally sufficient for underwriting; no medical exam is usually necessary.
<b>Rate Changes</b>	Premiums are based upon the insured's age and change as he or she enters each five-year age bracket.	Premiums are based upon the insured's age as of the coverage effective date and are scheduled to remain level for the full 10-year term.	Premiums are based upon the insured's age as of the coverage effective date and are scheduled to remain level for the full 20-year term.	Premiums are based upon the insured's age and change as he or she enters each five-year age bracket.
<b>Renewability</b>	Renewable to age 70	Renewable to age 60	Renewable to age 55	Renewable to age 95; at age 75 benefits are reduced to 50% of the original benefit amount or \$20,000, whichever is less.

\*Issuance of a Certificate of Insurance or payment of benefits may depend upon the answers given in the application and the truthfulness thereof. Pre-existing conditions limitations may apply.

Healthcare Providers Service Organization is a registered trade name of Affinity Insurance Services, Inc. (TX 13695); (AR 244489); in CA, MN & OK, AIS Affinity Insurance Agency, Inc. (CA 0795465); in CA, Aon Affinity Insurance Services, Inc. (0G94493), Aon Direct Insurance Administrators and Berkely Insurance Agency and in NY and NH, AIS Affinity Insurance Agency.

This plan is underwritten by The United States Life Insurance Company in the City of New York, NAIC No. 70106, domiciled in the state of New York with a principal place of business of One World Financial Center, 200 Liberty Street, New York, NY 10281. It is currently authorized to transact business in all states plus DC, except PR. Policies are issued by The United States Life Insurance Company in the City of New York. The United States Life Insurance Company in the City of New York is responsible for the financial obligations of insurance products it issues and is a member of American International Group, Inc. (AIG).

This summary is a brief description of benefits only and is subject to the terms, conditions, exclusions and limitations of Group Policy #G-610,454 (Term Life), #G-610,000 (Level Term Life) and #G-193,376 (50 Plus Senior Term Life); Form No. G-19000. Coverage may vary or may not be available in all states.