



The Time Is Now!
**Life and Disability
Coverage for
AAP Members**



Underwritten by New York Life Insurance Company

Life and Disability Insurance for AAP Members

Plan Now. Live Happy.

Life insurance isn't usually on the forefront of people's minds...until they need it. Whether you're young and single or married with a family, getting the proper insurance coverage for you and your loved ones is one of the wisest investments you can make for the future.

Group Term Life Insurance Highlights:

- Up to \$2,000,000 in benefits for members and spouses
- Coverage ends at age 80
- Optional Accidental Death and Dismemberment coverage
- No individual targeting for premium increase

Group Long-Term Disability Insurance Highlights:

- Own occupation coverage for first five years of disability*
- Benefits from \$1,000 to \$10,000 per month not to exceed 75% of your gross monthly income
- Benefits payable to age 70
- No individual targeting for premium increase

For more information on this product and all products offered by the AAP Insurance Program, visit www.AAPInsurance.com**.

Underwritten by New York Life Insurance Company, 51 Madison Ave., New York, NY 10010—Policy Form GMR

Administered by: USI Affinity | 14 Cliffwood Avenue, Suite 310 | Matawan, NJ 07747
AR Insurance License # 325944; CA Insurance License # 0G11911

**Features, costs, eligibility, renewability, limitations, and exclusions.

*Please refer to the Certificate of Insurance for more information.

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