



*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](http://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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