

LIMITED TIME OFFER for New PBA Members

- Guaranteed Acceptance Life Insurance



If protecting your family from unexpected financial burdens is important to you, guaranteed acceptance coverage offers simple, reliable peace of mind.

WHAT IS GUARANTEED ACCEPTANCE LIFE INSURANCE?

Guaranteed Acceptance insurance **is life insurance with guaranteed approval—no medical exams or health questions.**

HOW MUCH WILL IT COST?

40%

of adults say their loved ones would be barely or not at all financially secure should the primary wage earner die unexpectedly.¹

Benefit Amount : \$100,000	Current Semi-Annual Rates			
	Non-Smokers		Smokers	
	Male	Female	Male	Female
Before Age 30	\$60.00	\$48.00	\$73.00	\$58.00
Age 30-34	\$74.00	\$57.00	\$94.00	\$73.00
Age 35-39*	\$103.00	\$69.00	\$131.00	\$87.00

Rate for a qualified 35 year-old male non-smoker with \$100,000 in coverage is just \$103.00 semi-annually — which is equivalent to \$17.17 per month.

The initial cost of insurance is based on the member's attained age when insurance becomes effective, gender, and tobacco/nicotine use. Your rate will increase as you grow older and enter a higher age bracket. New York Life reserves the right to change premium rates, it may only do so on a class-wide basis (for example, a "class" is a group of people with the same issue age and gender).

30-DAY FREE LOOK!

When you become insured, you will be sent a Certificate of Insurance, you will have 30 days to examine it carefully with no risk. If you're not completely satisfied, simply return it without claim. Your coverage will then be invalidated.

To learn more about this coverage, calculate your monthly premium or apply online visit pabarinsurance.com/newmember or Scan the QR Code below.

APPLY ONLINE OR VIA PHONE TODAY



Scan the QR code

or go to
pabarinsurance.com/newmember



Call toll free 1-855-874-0262

Mon. - Fri. 8:00 AM - 4:30 PM ET



Administered By:

USI AFFINITY

90 Matawan Rd, Suite 203

Matawan, NJ 07747

AR Insurance License # 325944

CA Insurance License # 0G11911



Underwritten By:

NEW YORK LIFE INSURANCE COMPANY

51 Madison Avenue | New York, NY 10010

Under Group Policy G-29212-0

on Policy Form G-29212-0/GMR-FACE

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* For rates at ages 40 and over, please contact the administrator. Coverage ends at age 80

¹ LIMRA Insurance Barometer Study

The premium contributions shown reflect the current rates and benefit structure. Premium contributions may be changed by New York Life Insurance Company on any premium due date and any date on which benefits are changed. However, your rates may change only if they are changed for all others in the same class of insureds under this group policy. For example, a class of insureds is a group of people all with the same issue age and tobacco/nicotine usage. Benefit option amounts are not guaranteed and are subject to change by agreement between New York Life and the policyholder.