



*new york state society of*

**NYSSCPA**

*certified public accountants*

**July 14, 2009**

**PEARL**

**INSURANCE**



***NYSSCPA Insurance Plans Working for You!***



# Meeting Agenda

- Program Overview
- Marketing Calendar
- Participation Report
- RFP Update





# Program Overview



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# Level Term Life

Level premium group term life insurance for association members in good standing and their spouses\* - Quick, easy application for \$250,000 of coverage. Call 1-800-342-6501 if you have any questions.

**Special Application Form:**  
**NYSSCPA**  
 1100 Park Avenue  
 11th Floor  
 New York, NY 10028  
 (212) 512-2000  
 www.nysscpa.org

The life insurance you want, but are never able to get around to. The 2-minute Express application to help you take care of it now.

**With no medical exam usually required\*\* for \$250,000 of coverage, it couldn't be easier to apply today.**

As a member in good standing you qualify for quick, easy coverage. You can apply for \$250,000 of level term life insurance with no medical exam. The application is simple and easy to complete. You can apply for coverage for up to 20 years. With coverage in place, you can help your family to keep their lives together. It's that simple.

**Special rates:**  
 Apply for \$250,000 of coverage with no medical exam typically required\*\*

**Members rate of up to \$2,000 for level term life insurance.**

**Enjoy a special group rate as a member.**

**Check your application and coverage through DATE, 2008.**

**Choose 10 or 20 years of level premium based on your age now.**

To apply for \$250,000 of coverage, simply complete and return the enclosed application. There's no need to visit a producer. If you have questions, call the plan administrator at 1-800-342-6501.

Please see the back of this letter for more plan details. We believe you'll find this an excellent way to help better protect your family's financial future.

*[Signature]*  
 John R. Paulucci  
 Director, Insurance Committee

*[Signature]*  
 Dale P. Ford  
 NYSSCPA Insurance Administrator

**PLEASE DON'T MISS OUT...THE APPLICATION DEADLINE IS (DATE), 2008.**

The United States Life Insurance Company in the City of New York  
 Please answer these brief questions

The United States Life Insurance Company in the City of New York  
**APPLICATION FOR GROUP TERM LIFE INSURANCE**  
 (Member of the United States Life Insurance Company)  
 A member company of Sun Life of Canada Group, Inc.

**NYSSCPA**  
 1100 Park Avenue  
 11th Floor  
 New York, NY 10028  
 (212) 512-2000

1. Name (Last, First, Middle)  
 2. Address (Street, City, State, Zip)  
 3. Telephone (Area Code, Number)  
 4. Social Security Number  
 5. Date of Birth (MM/DD/YYYY)  
 6. Sex (M/F)  
 7. Marital Status (M, S, W, D, O, P)  
 8. Occupation (Job Title)  
 9. Annual Income (Gross)  
 10. Annual Income (Net)

Select your preferred payment mode:  
 Each year  Semi-annually  Annually

and choose for whom coverage is required:

Age	Rate of Birth (Mortality)	Face of Birth	Height	Weight	Sex

Continue this application on the reverse side

**Selected and returned by the applicant:**  
 I, the undersigned, hereby certify that the information furnished herein is true and correct to the best of my knowledge and belief. I understand that this application is subject to the terms and conditions of the policy and that I agree to pay the premium for the term of the policy.

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# 50+ Term Life

## A GUIDE TO YOUR 50-PLUS GROUP TERM LIFE PLAN BENEFITS

Don't let your life insurance policy expire. Choose the month that works best for you.

Choose the month

Month	Rate	Rate
Jan	1.00	1.00
Feb	1.00	1.00
Mar	1.00	1.00
Apr	1.00	1.00
May	1.00	1.00
Jun	1.00	1.00
Jul	1.00	1.00
Aug	1.00	1.00
Sep	1.00	1.00
Oct	1.00	1.00
Nov	1.00	1.00
Dec	1.00	1.00

Age	Rate	Rate
50	1.00	1.00
51	1.00	1.00
52	1.00	1.00
53	1.00	1.00
54	1.00	1.00
55	1.00	1.00
56	1.00	1.00
57	1.00	1.00
58	1.00	1.00
59	1.00	1.00
60	1.00	1.00

**Easy application**  
As a NYSSCPA member, you can apply for this 50+ Term Life insurance policy by mail. No medical exam is required. Just complete and return the application form to the NYSSCPA. Your application will be processed quickly and you'll receive your policy in a matter of days.

**Protection to age 95**  
Your 50+ Term Life insurance policy provides protection to age 95. This means you can rest assured that your loved ones will be protected for the rest of your life.

**Predictable premium**  
Your 50+ Term Life insurance policy has a predictable premium. This means you can budget for your life insurance costs with confidence.

**Valuable cash benefit**  
Your 50+ Term Life insurance policy has a valuable cash benefit. This means you can receive a cash benefit if you die while the policy is in force.

**Living benefits**  
Your 50+ Term Life insurance policy has living benefits. This means you can receive a living benefit if you become disabled or terminally ill.

**Beneficiary of your choice**  
Your 50+ Term Life insurance policy has a beneficiary of your choice. This means you can name the person you want to receive the cash benefit if you die.

Call 1-800-333-3333

The United States Life Insurance Company in the City of New York

APPLICATION FOR GROUP TERM LIFE INSURANCE

NYSSCPA

UW Code 3333  
Member ID: 3333  
3333 CPA 511

NYSSCPA  
120 West 45th Street  
New York, NY 10036

Valuable cash benefit to help your family pay final expenses and remaining bills.

(Date, 2009)  
(NAME OF INSURED)  
(STREET ADDRESS)  
(CITY-STATE-ZIP)

Whether you wish to have the \$100,000, \$50,000, or \$25,000, just a \$100.00 application fee is helpful, saving money.

Dear FIRST LAST NAME, RESPOND BY (DATE, 2009)

Your NYSSCPA membership now makes you eligible for this special offer:  
Amount of your family to receive a special cash benefit to help pay for final expenses, medical costs and other bills after death.  
Enjoy special NYSSCPA group rates on term life insurance specifically designed for this purpose, for members age 50 and older.

Apply without a medical exam.  
You and your spouse may apply if under age 60 - a medical exam is typically not required\* to apply. Once you are accepted, you can continue this coverage to age 95 - regardless of changes in your health.

Select the NYSSCPA member premium that best fits your budget.  
Here's an example of the low monthly costs for a member age XX-XX:  
Monthly cost for: \$50,000 \$100,000 \$150,000  
Female: XXXX XXXX XXXX  
Male: XXXX XXXX XXXX  
Premiums for all ages are shown on back.

Apply quickly and easily by mail - no agent will call.  
Apply from the comfort of home, entirely by mail. Just complete, sign and return the brief application by the deadline shown. Special necessary down payment advance will be sent to you upon approval. If you have any questions before you apply, please call 1-800-333-3333 weekdays from 9 a.m. to 5 p.m. Central Time.

Apply without risk.  
With our 30-Day Free Look, you'll have a full 30 days to carefully review your Certificate of Insurance and make sure it's just what's right for you. Please review the plan details on the back of this letter and consider how it applies to your age group and to your surviving family members. Then take a moment to apply today.

Sincerely,  
James E. Pasick, Jr.  
Chair, Member Benefits Committee  
Gabe E. Reed  
NYSSCPA Program Administrator

\*The NYSSCPA does not require a medical exam.  
\*Insurance coverage is subject to underwriting and payment of the premium for the application and the maintenance of this insurance. The insured's health condition must be maintained.

P.S. Don't miss this limited-time offer! Ensure your survivors will have the money to help them through every difficult time. Receive your application by 12:00 PM, 2009.

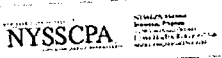
Signature  
Date  
Print Name  
Address  
City, State, Zip  
Occupation  
Date of Birth  
Sex  
Height  
Weight  
Blood Pressure  
Medical History  
List all conditions, including chronic conditions, and date of diagnosis.  
List all medications, including over-the-counter drugs, and date of prescription.  
List all hospitalizations, including dates of admission and discharge.  
List all surgeries, including dates of surgery and hospitalization.  
List all other insurance policies, including life, health, and disability insurance.  
List all other financial information, including assets, liabilities, and income.

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# Dental



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**Reply Today!** Enrollment ends  
PLEASE MAIL THIS APPLICATION FORM TO:  
NYSSCPA, 100 WEST STREET, 10TH FLOOR, NEW YORK, NY 10038

**DentalSelect**  
INSURANCE PLAN

Underwritten by  
The United Dental Life Insurance Company of New York

**In the DentalSelect Insurance Plan**

**Open now to see how this members-only plan can help you reduce your dental costs — including dentists!**

**NYSSCPA** New York State Society of Certified Public Accountants

NAME: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

YOUR NYSSCPA membership entitles you to enroll in an **affordable Group Dental Insurance Plan that can help you reduce your out-of-pocket dental costs. Plus, low-ry dentists you choose!**

**Now Available** — A dental care program approved for our members

**DentalSelect**  
INSURANCE PLAN

Group dental insurance at economical rates

*Special limitations apply — please take a moment to review the important information inside.*

**NYSSCPA**

**Protect yourself from the rising cost of dental care**

The advantage of your membership: buying power to get competitive group dental insurance for yourself and your family.

As a member, you are guaranteed acceptance into this economical dental plan.

- Single enrollment
- 30-day waiting period
- 100% coinsurance
- 20% of the "true cost" limit

**23. The group is not eligible for the DentalSelect Insurance Plan if you are not a member of the NYSSCPA. If you are not a member, you must first become a member of the NYSSCPA. If you are a member, you must first enroll in the DentalSelect Insurance Plan. If you are not a member of the NYSSCPA, you must first become a member of the NYSSCPA. If you are a member of the NYSSCPA, you must first enroll in the DentalSelect Insurance Plan.**





# 2009 Strategic Marketing Plan



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# January - June

Activity	January	February	March	April	May	June
Level Term Life 10/20 Combo					25-40 (3,000), 40-54 (6,000) One Step US Life prints	25-40 (3,000), 40-54 (6,000) One Step US Life prints
Term Life						
Sr. Term Life						
Med Supp.	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon
Long-Term Disability					25-49 12,484 One Step US Life prints	25-49 12,484 One Step US Life prints
Dental						
Long-Term Care				50-70 LTCR		
Meetings/ Conf.	As requested				Accounting & Business Expo	
Ads	CPA Journal Trusted Prof.	CPA Journal	CPA Journal	CPA Journal Trusted Prof.	CPA Journal	CPA Journal
Bill Inserts	Long-Term Care	Long-Term Care	Long-Term Care	AD&D Cross-Sell	Long-Term Care Cross-Sell	DI Cross-Sell with Life Bills
Bounceback Offers	Disability offer to new Life insureds Term Life offer to new Disability insureds					

# July - December

Activity	July	August	September	October	November	December
Level Term Life 10/20 Combo						25-54 13,000 One Step US Life
Term Life	25-40 (3,000) One Step US Life prints	25-40 (3,000) One Step US Life prints				
Sr. Term Life			50-80 12,850 One Step US Life prints			
Med Supp.	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon	Monthly Birthday Mailings Aegon
Long-Term Disability				25-49 12,484 One Step US Life prints	25-49 12,484 One Step US Life prints	
Dental					all ages 30,000 One Step US Life Prints	
Long-Term Care			50-70 LTCR			
Meetings/ Conf.						
Ads	CPA Journal Trusted Prof.	CPA Journal	CPA Journal	CPA Journal Trusted Prof.	CPA Journal	CPA Journal
Bill Inserts	Life Cross-Sell with DI Bills	Long-Term Care Cross-Sell	Dental Cross-Sell	Dental Cross-Sell	Dental Cross-Sell	Dental Cross-Sell
Bounceback Offers	Disability offer to new Life insureds Term Life offer to new Disability insureds					



# Sponsorships & Conventions

- Accounting & Business Expo
  - May in Uniondale
- Continued sponsorships for Town Hall Meetings



# Participation Report



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# Program Participation

Product	Member Count	In-Force Premium
10-Yr LTL	112	81,748.86
20-Yr LTL	92	102,262.00
Term Life	1,249	1,828,809.21
50+ Term Life	18	12,623.40
Disability	649	543,023.75
Dental	89	52,542.60
AD&D	908	84,295.60
Cat. Major Medical	249	146,985.24
Hospital Indemnity	108	21,248.00
Medicare	34	133,460.52
<b>TOTAL</b>	<b>3,508</b>	<b>3,006,999.18</b>



# RFP Update



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# RFP Update

- Request for Proposal sent out in early May to:
  - MetLife
  - The Hartford
  - New York Life
  - Prudential
  - American General
- Response deadline extended from June 15 to July 1
- Have received submissions from:
  - MetLife
  - The Hartford
  - New York Life
  - American General
- Currently compiling results to share with Board



# Questions?



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