

Benefit Exclusions

No benefit will be paid for any loss caused by suicide within 24 months of your or your dependents effective date of insurance, or increase in insurance. In that event, we will only refund any premium paid.

In addition, no benefits will be paid for loss of life:

- caused or contributed to by war or act of war;
- occurring while in the armed forces of any country;
- caused or contributed to by accident occurring while riding in or on, boarding or alighting from any aircraft as a pilot, crew member or student pilot, flight instructor or examiner.

We will refund premium paid for you or your dependent while on active duty in the armed forces for a period of two or more months. We must receive written notice within 12 months of entering the armed forces.

Dual Coverage

No person may be insured as an eligible person through more than one Employer. No person may be insured as an eligible person and dependent or as a dependent of more than one eligible person.

Conversion Privilege

If your or your dependents' insurance terminates or reduces for any reason other than: termination or amendment of the Policy, termination of a class or persons under the Policy or nonpayment of premiums, you or your dependents can convert this term life coverage to a life insurance policy other than term insurance. If your or your dependents' insurance terminates or reduces due to termination or amendment of the Policy or termination of a class of persons under the Policy and you have been insured for at least five years, you may convert to the lesser of:

- the amount of Life Insurance Benefit Amount which terminates, less the amount you become eligible for under any policy within 31 days of termination; or
- \$10,000. Written application and first premium must be submitted to our administrative office within the 31-day conversion period following the termination of your life insurance.

How to Apply

To receive a proposal please contact the plan administrator, Lockton Risk Services, Inc. at 800/336-4759.



PIA SERVICES GROUP
INSURANCE FUND

If you have any questions about the Basic, Voluntary & Dependent Term Life plans or any other PIA Trust plan, please call:

800/336-4759

or visit our website at:

www.piatrust.com

Administered By:

Lockton Risk Services, Inc.

P.O. Box 410679

Kansas City, MO 64141-0679

Fax: 913/652-7599

Coverage described in this brochure underwritten by:

Unimerica Insurance Company

Association Administrative Address:

P.O. Box 17828

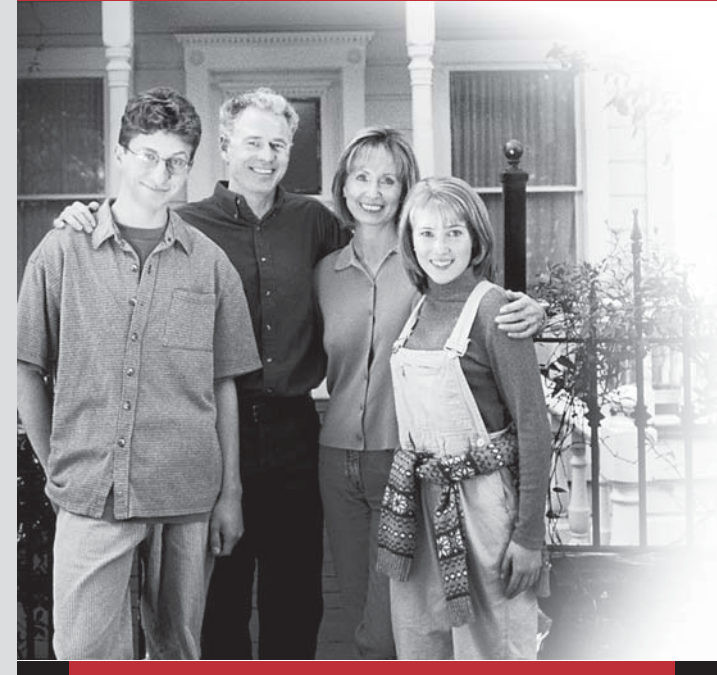
Portland, ME 04112-8828

under Policy Form ALI-3001-A (UIC)

PIA National membership, when required, must be current at all times.

The complete listing of coverage, including exclusions and limitations, can be found in the policy/certificate. If differences exist between this summary and the policy/certificate, the policy/certificate will govern. To obtain a sample certificate, please contact the Plan Administrator.

Basic, Voluntary & Dependent Term Life Insurance Plan



HIGHLIGHTS OF COVERAGE

Help protect your family's financial security with the PIA Trust Basic, Voluntary & Dependent Term Life Insurance Plans



PIA SERVICES GROUP
INSURANCE FUND

Mortgage payments, education, healthcare and daily living expenses continue for your family if something happens to you. That's why it makes sense to seek financial protection with PIA Trust's Term Life insurance plans.

Eligibility

A person described below is an eligible person if he or she:

- is under age 65 at time of application;
- works at least 20 hours per week; and
- resides in the United States.

Individual proprietors, partners, corporate officers, limited liability partners, and managers of Member Agencies who are principally engaged in the business of the Member Agency and who maintain current membership status in the National Association of Professional Insurance Agents;

Trustees of PIA Services Group Insurance Fund who maintain current membership status in the National Association of Professional Insurance Agents;

Persons employed as executive directors, department heads, division heads, or senior staff of the National Association of Professional Insurance Agents, a local PIA affiliate, or PIA Services, Inc.

Licensed employees of Member Agencies;

Independent producers who:

- work exclusively for a Member Agency;
- maintain current membership status in the National Association of Professional Insurance Agents;
- receive from the Member Agency a monthly commission which, when combined with any draw against commission, equals an amount not less than minimum wage times 150 hours; and
- are certified by the Member Agency as working at least 30 hours per week.

Employees of a Member Agency;

Employees of PIA Services Group Insurance Fund;

Employees of the National Association of Professional Insurance Agents or its local PIA affiliates; and

Employees of PIA Services, Inc.

Member Agency: an individual proprietorship, partnership, limited liability company, or corporation which is:

1. principally engaged in the insurance business; and

2. a member of the National Association of Professional Insurance Agents.

Eligible Dependents are your spouse under age 65 if not divorced or legally separated from you; your unmarried children who are dependent on you for support and not employed full-time, and are under age 19 (or 25 if a full-time student). Eligible dependents must reside in the United States. You must have Basic or Voluntary Life coverage in order to apply for Dependent Life Insurance.

Plans Available:

Basic Life Insurance

Coverage is only available if there is 100% participation of eligible employees and the employer contributes 100% of the premium. **There is no medical underwriting.** If these requirements are not satisfied, employees can apply under the Voluntary Life Insurance Program which is medically underwritten. The Voluntary Life Insurance Program is also available to all members and employees who would like additional Life coverage.

Eligible Classes:

- **Class 1**
Individual proprietors, partners, corporate officers, limited liability partners and managers of member Agencies; Trustees or Trust manager of PIA Services Group Insurance Fund; Persons employed as executive directors, department heads, division heads, or senior staff of the National Association of PIA, a local PIA affiliate, or PIA Services, Inc.

Scheduled Benefit: \$50,000

- **Class 2**
Licensed employees and Independent Producers of Member Agencies

Scheduled Benefit: \$30,000

- **Class 3**
All other employees of: a Member Agency; PIA Services Group Insurance Fund; National Association of PIA or its local affiliates; and PIA Services, Inc.

Scheduled Benefit: \$20,000

Voluntary & Dependent Life Insurance

A choice of a minimum of 1 unit to 30 units of insurance is available. Each unit is equal to \$10,000.

Eligible persons may apply for up to \$300,000 or 30 units of insurance. (Medically underwritten.)

Eligible Spouses may apply for up to \$100,000 or 10 units of insurance. (Medically underwritten.)

Dependent children from ages 6 months to 19 years are eligible for \$3,000 of insurance. Children age 14 days to 6 months are eligible for \$500. (Not medically underwritten.)

Michigan residents are only eligible for a maximum benefit amount of \$180,000 when combining basic & voluntary life coverage.

Amounts of Basic and Voluntary insurance for members and employees reduce as follows:

Age	Percentage of Insurance Amount is Reduced to
Age 65	65% of original benefit
Age 70	50% of original benefit

Amounts of insurance for dependent spouses reduce as follows:

Age	Percentage of Insurance Amount is Reduced to
60 - 64	60% of original benefit
65 - 69	35% of original benefit
70 - 74	25% of original benefit
75 - 79	17% of original benefit
80 and over	12% of original benefit

Additional Plan Benefits:

The PIA Trust life plans automatically include the following valuable benefits at no additional cost to the policyholder:

Travel Assistance Services

Provides plan participants and their families with a sense of security when traveling domestically or internationally. Scope of services include:

- Pre-Trip Information
- Non-Medical Emergency Personal Services
- Medical Assistance Services
- Medical Emergency Transportation Services

Will and Trust Preparation Services

Provides plan participants with online access to:

- Information on estate planning, including articles, forms and financial calculators
- Self-service will preparation tool
- Assistance with will and trust document preparation for a discounted fee