

Specialty Group Term Life Insurance

*\$50,000 Fixed Death Benefit Term
Life Insurance Plan.*

ROYAL STATE INSURANCE OFFICES

Oahu Office

819 S. Beretania Street
Honolulu, HI 96813
Phone: (808) 539-1600
1-800-890-9022 (Toll-free from the Neighbor Islands)

Hawaii Office (Hilo)

120 Pauahi Street, Suite 201
Hilo, HI 96720
Phone: (808) 935-2766

Kauai Office

4370 Kukui Grove Street, Suite 105
Lihue, HI 96766
Phone: (808) 245-4571

Maui Office

105 N Market Street, Suite 105
Wailuku, HI 96793
Phone: (808) 244-7245
1-800-774-7668 (Toll-free from Molokai and Lanai)



ROYAL STATE INSURANCE

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HGEA Specialty Group Term Life

This is a pure group term life insurance plan with a fixed death benefit of \$50,000. Rates are based on age and sex (see below). Rates increase as the insured gets older. This plan is underwritten by Royal State National Insurance Company, Ltd. (RSN)

HGEA members in good standing & actively at work for at least 20 hours per week may enroll within 60 days of employment. Otherwise, you will need to provide evidence of insurability.

Eligibility

You are eligible for this plan if you:

- 1) are a HGEA member in good standing and a Hawaii State or County active employee;
- 2) have provided evidence of insurability, except if you enroll within the first 60 days of employment.

How to Apply

Complete the attached application. Sign and date where indicated. Tear off application and return in enclosed reply envelope.

If you are accepted, you will receive a group term life insurance certificate and your monthly premiums will be conveniently deducted through payroll deductions.

No insured shall be issued more than one certificate of coverage under this group plan and another group plan of same benefits.

In the interest of simplicity, the Plan is described only in general terms in this brochure. The extent of each person's insurance is at all times governed by the terms of the Master Group Policy issued by Royal State National Insurance Company, Limited.

Monthly Premium Rates		
Age	Female	Male
18-30	\$4.16	\$4.16
31-35	\$4.16	\$4.16
36-40	\$4.16	\$4.16
41-45	\$5.31	\$6.31
46-50	\$10.21	\$13.96
51-55	\$15.66	\$23.61
56-60	\$23.66	\$37.11
61-65	\$37.66	\$64.91
66-70	\$56.66	\$105.26
71-75	\$90.66	\$167.61

For monthly premium rate beyond 75, please contact Royal State.

Oahu 539-1600
Hawaii 935-2766
Kauai 245-4571
Maui 244-7245

Molokai and Lanai
Call toll-free at 1-800-774-7668

Specialty Group Term Life Application Form

Print legibly with ballpoint pen or type. Detach application and return in reply envelope.

Asking for your Social Security number protects you from fraud and from other people potentially taking out a life insurance policy in your name.

1. Social Security Number - -		2. Applicant's (Member's) Name <i>(Last, First, Middle Initial)</i>		3. Date of Birth Mo Day Yr / /		4. Sex <input type="checkbox"/> M <input type="checkbox"/> F		5. Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single		
6. Phone Number Res: Bus:			7. Mailing Address <i>(Street)</i> <i>(City)</i> <i>(State)</i> <i>(Zip)</i>							
8. Member's Employer (Check One) <input type="checkbox"/> State of Hawaii <input type="checkbox"/> C&C of Honolulu			<input type="checkbox"/> Hawaii County <input type="checkbox"/> Kauai County <input type="checkbox"/> Maui County		9. Department/School or Division			10. Date of Employment Mo Day Yr / /		11. Bargaining Unit
12. BENEFICIARY INFORMATION Beneficiary's name: _____ Relationship: _____ Residence of Beneficiary _____								Application for: \$50,000		
<p>This offer of guaranteed acceptance (no medical exam or health questions) is only available to HGEA members with an employment date of January 1, 2009 or later and who meet all other eligibility requirements. This special offer ends on February 29, 2012.</p>										
Member Applicant's Signature: x _____ Date: _____										
OFFICE USE: HGEA Member in good standing verified and certified by _____ (RSG Client Service) Date: _____ Effective Date if application approved: _____ Keyed Date: _____ Comments: _____										