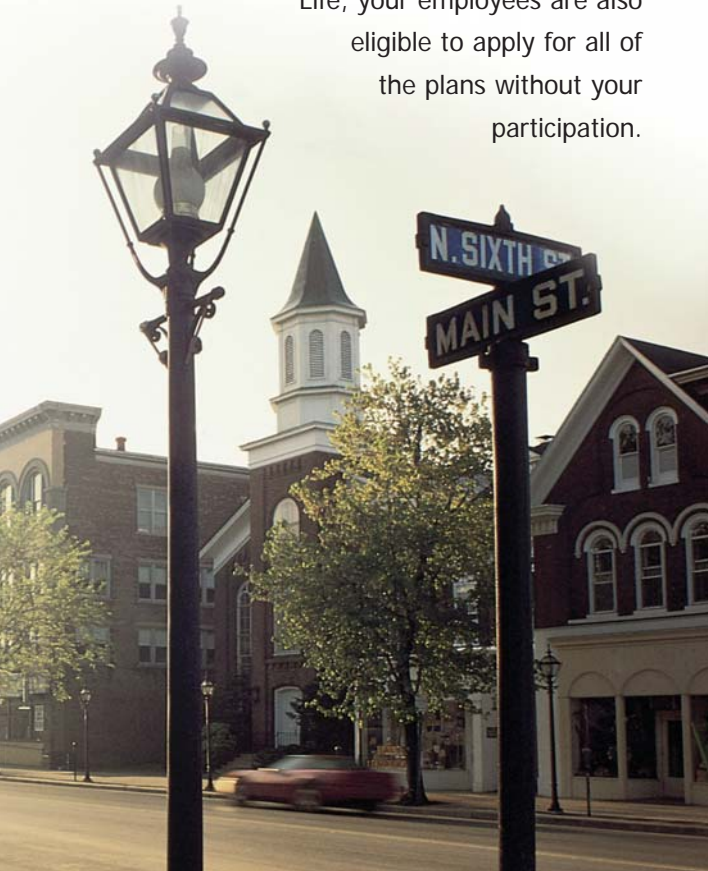


Insurance Plans Designed with PIA Members in Mind

As a Local Agent serving Main Street America, you and your employees have access to a variety of high-quality, competitively priced insurance plans.

With PIA Trust Insurance Plans, you have the flexibility to customize your protection to best meet your family's insurance needs. With the exception of Basic Life, your employees are also eligible to apply for all of the plans without your participation.



PIA SERVICES GROUP
INSURANCE FUND

Phone: 800/336-4759

Fax: 913/652-7599

www.piatruster.com

All plans administered by:

Lockton Risk Services

P.O. Box 410679

Kansas City, MO 64141-0679

All plans underwritten by:

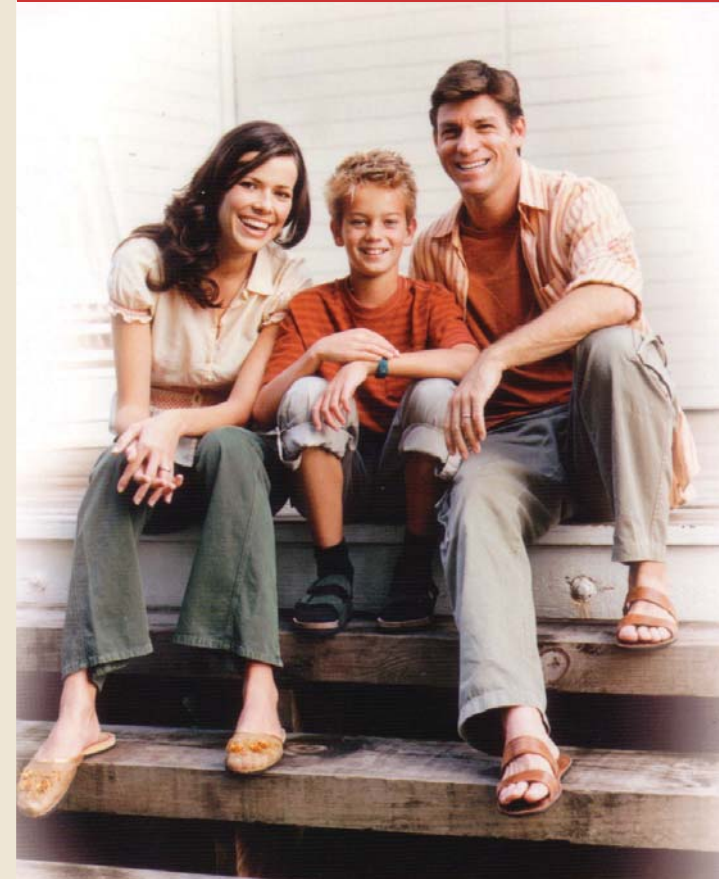
Unimerica Insurance Company

Association Administrative Address:

P.O. Box 17828

Portland, ME 04112-8828

Help Build Your Family's Financial Future



**WITH PIA TRUST
INSURANCE PLANS**



PIA SERVICES GROUP
INSURANCE FUND

Term Life Insurance

Mortgage payments, education, health care and daily living expenses continue for your family if something happens to you. Help protect their financial future with \$50,000 Basic Life Insurance available to Agency Owners/Managers and up to \$30,000 for their employees. This Basic Life coverage is only available if 100% employer paid and if the employer and 100% of the employees enroll. There is no medical underwriting. Additional term life insurance up to \$300,000 is available through the Voluntary Life Insurance Program (medically underwritten). If you have Basic or Voluntary Life, Dependent Term Life Insurance is also available with up to \$100,000 for spouses (medically underwritten) and \$3,000 for children.

Business Overhead Expense

Help keep your agency active when you are disabled. Benefit options of up to \$10,000 per month are available for agency owners maintaining their own office.

Long Term Disability

(Not Medically Underwritten)

Consider how you would manage if a long-term disability reduced your earning power. If you become disabled this plan can help replace up to 60% of your lost income on the base plan and up to 100% in the event of a catastrophic disability. The base plan offers monthly benefit amounts from \$200 to \$8,000. The optional catastrophic disability plan can provide up to \$3,200 per month. There is no medical underwriting, however, disability income benefits are subject to a pre-existing condition limitation.

Short Term Disability

If you were to become unable to perform the material and substantial duties of your occupation, this plan can help replace your income up to \$1,500 per month; not to exceed 75% of current monthly income. The maximum benefit period is 30 months (under age 65).

Accidental Death & Dismemberment

This plan covers up to \$400,000 for loss of life or injury sustained from a covered accident. You and your qualified dependents can be covered 24 hours a day, anywhere in the world - at home, at work, or on vacation.

Hospital Income Plan

This supplemental plan provides daily benefits up to \$200 a day for insureds while they are hospitalized. Optional coverage is available for spouses and dependent children.

To Learn More about the advantages of the insurance products being offered by PIA Services Group Insurance Fund, simply complete and mail this reply card to Lockton Risk Services or fax to (913) 652-7599. Additional information is also available on-line at www.piatruster.com.

Yes, I'm interested in getting more information regarding:

- Basic Term Life
- Voluntary Term Life
- Dependent Term Life
- Long Term Disability
- Short Term Disability
- Accidental Death & Dismemberment
- Hospital Income Plan
- Business Overhead Expense

Name of Agency _____

Contact Name _____

Address _____

City _____

State _____ Zip _____

Phone _____ Fax _____

Email _____

PIA National membership, when required, must be current at all times. Please see the Eligibility section in each product brochure for membership exceptions. Most plans require applicants to meet specific eligibility requirements including age restrictions and enrollment.

This brochure is not intended to provide full coverage details. A complete listing of these coverages including exclusions and limitations can be found in the policies/certificates.

If differences exist between these summaries and the policies/certificates, the policies/certificates will govern. The policies/certificates may vary or be unavailable in some states.