



Appraisal Institute Insurance Trust (AIIT)

*Offering insurance programs
exclusively to AI
professionals
(Members/Candidates/
Practicing Affiliates/
Affiliates) and their families*

AIINSURANCETRUST.org

Rates are exclusively priced for AI professionals

Term Life Plan:

- Provides a 20% premium discount to AI professionals during their first 2 years of coverage
- There is an additional 5% multi-coverage discount for insureds covered under both the term life and disability plans
- Additionally, premium credits are funded by the AI Insurance Trust based on the number of years insured with the plan

10-Year Level Term Life Plan:

- Five rate tiers include super preferred and preferred rates for applicants meeting the highest underwriting standards
- Volume discounts available at the \$250,000 and \$500,000 benefit levels
- Premium is guaranteed for the initial 10-year term
- A 25% premium credit is funded by the AI Insurance Trust beginning on the coverage effective date

Disability Income Plan:

- Provides a 20% premium discount to AI professionals during their first 2 years of coverage
- There is an additional 5% multi-coverage discount for insureds covered under both the term life and disability plans
- Following the first two years of coverage, a 25% premium credit is funded by the AI Insurance Trust

Professional Overhead Expense and Hospital Indemnity Plans:

- A 25% premium credit is funded by the AI Insurance Trust beginning on the coverage effective date

Long-Term Care Plan:

- The Insurance Carriers both provide a 5% premium discount
- Good health discounts available and discounts for couples enrolling together

In the last 5 years, over \$2.0M in premium credits were issued back to AIIT insureds and over \$5.3M in claims were paid to insureds and/or their beneficiaries!

SPECIAL NOTE!!! Since 7/2016, AI Professionals under age 52, achieving their 1st, 2nd, 3rd or 4th AI designation were eligible for \$50,000 of guaranteed issue Term Life insurance coverage in their 1st year of designation. ***The benefit will change to \$100,000 beginning on July 1, 2023

- AIIT covers the cost for the first year.