



USBA 50+ Group Whole Life Insurance Plan

If you're age 50 or older and want permanent lifetime coverage with cash value and guarantees, Fifty Plus Group Whole Life is recommended for you. You can buy it through age 80 and keep it for the rest of your life. Fifty Plus comes with USBA's Five Point Guarantee:

- The cost will never go up.
- The coverage amount will never go down.
- You can keep it as long as you choose.
- Your coverage builds cash value on a guaranteed schedule of benefits.
- If you're not happy with your coverage after you get it, you have a full 30 days to return it for a complete refund.

Once approved, you'll never have to re-qualify for coverage because this is permanent, not term, insurance. Even if your health changes in the future, you'll never lose your coverage as long as you pay your premiums on time — it's **GUARANTEED!**

Note: Residents of Washington state must be under age 65 to apply for coverage under this plan.

FEATURES

Lifetime Coverage - Neither New York Life nor USBA has the right to cancel the plan. The only way coverage can be terminated is if premiums are not paid.

Level Premiums - Your premium will never increase regardless of your age or health - guaranteed!



Level Death Benefit - As long as premiums are paid, the death benefit doesn't decrease - guaranteed!

Minimum/Maximum Coverage - Coverage is available from a minimum of \$5,000 to a maximum of \$400,000 in \$1,000 increments.
Note: The overall maximum under all USBA Group Life Insurance Plans is \$650,000 for each Member or Associate Member.

If you are age 50 through age 75 and desire coverage amounts from \$5,000 to \$25,000, you can use our simplified application. (You'll need to

use our standard application if you want more than \$25,000 of coverage, or to apply for any coverage amount if you are age 75 through age 80.)

Cash Value - Over time, your USBA 50+ Group Whole Life plan will accumulate a cash value. If terminated after cash value has accrued, it may be surrendered for its cash value or may be exchanged for an amount of paid-up insurance. The reduced paid-up insurance continues to build a cash surrender value.

Reduced Paid-Up Insurance - This is an amount of life insurance for which you can surrender your 50+ Group Whole Life Insurance and on which no further premiums are required. Complete details are in the Certificate.

Loans - Cash loans at current interest rates may be requested through USBA once cash values are available. The death benefit will be reduced by the amount of any unpaid loan, plus any interest-to-date. If the interest isn't paid at the end of each certificate anniversary, it is applied to the loan balance. If the loan plus interest exceeds the cash value, the insurance will terminate. Complete details are in the Certificate. For information on loans, please contact USBA at (800) 368-7021.

30-Day Unconditional Promise - Once your application has been approved, you'll be issued a Certificate of Coverage ... and if you're not completely satisfied with the provisions of your coverage, you can return it within 30 days, without claim, for a prompt and full refund. No questions asked!

\$15,000 Emergency Death Benefit - You won't find many other competing plans offering this benefit. Your spouse beneficiary may qualify for an immediate emergency payment of up to \$15,000 on telephone notification of your death. This benefit is very helpful and greatly appreciated at a very difficult time. Some restrictions may apply, contact USBA for details.

No War Clause - Unlike many other life insurance plans, the USBA 50+ Group Whole Life plan does pay benefits for combat-related deaths.

Full Coverage for Pilots & Crew Members - Unlike some plans, USBA 50+ Group Whole Life insures pilots and crew members with no reduction in the death benefit.

Limitation:

Area of Armed Conflict - (This limitation does not apply to: insured members who are on active military duty, including the National Guard & Reserve; death due to accident or illness; or to any coverage amount in force with USBA prior to 1/1/07.) If your death results from hostilities in an "Area of Armed Conflict," the aggregate maximum benefit payable under all USBA Group Life Plans will be limited to \$100,000. (Note: Please contact USBA for a listing of the geographic areas currently designated as an "Area of Armed Conflict." See your Certificate of Insurance for further details.)

POW/MIA Protection - If the D.O.D. lists you as Missing In Action or as a Prisoner of War, USBA will pay 100% of your premium for your USBA group life insurance in effect at that time (and continue paying either until you're no longer a POW/MIA or until your coverage would otherwise end).

Beneficiary - You may choose anyone you wish as the beneficiary of your 50+ Group Whole Life coverage and you may change your beneficiary at any time.

Coverage You Can Keep - USBA's 50+ Group Whole Life plan may be continued after retirement or military separation. And there's no increase in premium or decrease in coverage, just because you separate.

Individual Certificate - This page outlines the principal provisions of the USBA 50+ Group Whole Life Plan. Complete details are in Group Policies G-10648 (Policy Form GMR) issued to USBA by New York Life. Each insured Member and/or Associate Member receives a Certificate of Insurance which summarizes the policy provisions for his or her coverage.

The Company Behind the Plan - This plan is underwritten by New York Life Insurance Company ... one of the oldest and largest life insurance companies in America.

OPTIONS

Optional Children's Term Life Coverage

USBA Children's Coverage is low-cost term insurance designed to protect your eligible children (unmarried children age 14 days through 22 years) who are not eligible for USBA Membership.

Adopted/foster/stepchildren must be dependent on the member for over 50% of their support. If both parents are insured with USBA coverage, only one parent may request Children's Coverage. Each \$25,000 of USBA Group Life coverage which you request allows you to apply for one unit of Children's Coverage. The maximum is four units.

The monthly premium is just \$1.50 per unit - and each unit covers all of your eligible children. In other words, the number of units determines only the amount of insurance on each child - not the number of children insured. And, the older your children get, the more protection USBA Children's Coverage provides.

Children's coverage can continue as long as premiums are paid when due, you continue to be insured under a USBA-sponsored Group Life Plan, and the children remain eligible.

One Unit Insures All Eligible Dependent Children By Age

14 days to 6 months	\$1,000 per child
6 months to 2 years	\$2,000 per child
2 years to 3 years	\$4,000 per child
3 years thru 22 years	\$5,000 per child

Optional Accidental Death and Dismemberment (AD&D) Coverage

You can add \$40,000 of Accidental Death and Dismemberment (AD&D) to your USBA-sponsored Group Life coverage for \$2.00 per month. This optional coverage is available to Members and Associate Members. (Children must be age 18-22 to qualify for Associate Membership.)

AD&D Benefit - The full coverage amount - \$40,000 - is payable for accidental loss of life, the loss of both hands or feet, the sight of both eyes, or any two of the preceding. Half the coverage amount - \$20,000 - is payable for the loss of one hand or foot or the sight of one eye.

The loss must be the direct result of a covered accident that occurs while coverage is in force and within 90 days of the accident. Loss of a hand or foot means severance at or above the wrist or ankle. Loss of sight means total and permanent loss. No more than \$40,000 will be paid for all losses from any one accident.

AD&D coverage ends on the June 1st following the insured's 66th birthday or earlier if the insured ceases to be insured under a USBA-sponsored Group Life Plan.

Exclusions - AD&D benefits are not provided for losses due to air travel, unless the insured is riding solely as a passenger. Other exclusions include losses due to war; insurrection; riot; terrorist activity; commission of a felony or assault; illegal use of drugs, hallucinogens, etc; use of alcohol; sickness or disease or its medical or surgical treatment; intentionally self-inflicted injuries; or suicide. AD&D benefits may not be denied due to suicide if insane, unless it can be shown that the insured intended to commit suicide at the time coverage was requested.

FAQs

Q1. How can USBA's Fifty Plus plan help mature adults with their special life insurance needs?

A1. Older adults have often finished raising their families and have paid off their mortgages. As a result, they probably don't need as much coverage as younger families. And, many do want guarantees that their coverage will be there for their families when it's needed, regardless of how long they live.

50+ offers these guarantees: The coverage amount will never go down. The price will never go up. You can keep it as long as you live, provided premiums are paid on time. And your coverage will develop cash value at a guaranteed rate.

Q2. Is there an age limit on eligibility for USBA 50+ protection?

A2. Yes. Insurance is available to USBA Members and Associate Members age 80 (65 in Washington State) and under and can continue as long as you live provided you pay your premium contribution when due and the Group Policy remains in force.

Q3. Can my spouse get separate 50+ coverage?

A3. Yes. A Member's spouse age 80 (65 in Washington State) and under can get his or her own Fifty Plus coverage as an Associate Member of USBA.

Q4. If the 50+ plan develops cash value, what can I do with that?

A4. You have several options once your plan has cash value. You can surrender your plan for its cash value at any time. You can also exchange your cash value for a smaller amount of paid-up life insurance which won't require any further premium payments in the future. Or you can request a loan at current interest rates.

If you request a loan, the death benefit will be reduced by the amount of any unpaid loan, plus any interest-to-date. If the interest isn't paid at the end of each calendar year, it is applied to the loan balance. If the loan plus interest exceeds the cash value, your insurance will terminate.

Q5. Are premiums higher or levels of protection less if I'm a military or commercial flyer?

A5. No. You'll receive the same level of coverage at the same low cost as non-flyers. You won't have to buy additional riders or accept a reduced death benefit.

Q6. Can the amount of my coverage ever be decreased because of age or poor health?

A6. No. The coverage amount you choose will remain the same regardless of your age or health.

Q7. Will my family be protected in the event of a service-related or combat death?

A7. Yes. Service-related and combat deaths receive full benefits. With USBA, there is no war clause, just like when we were founded in 1959.

Limitation:

- **Area of Armed Conflict** - (This limitation does not apply to: insured members who are on active military duty, including the National Guard & Reserve; death due to accident or illness; or to any coverage amount in force with USBA prior to 1/1/07.) If your death results from hostilities in an "Area of Armed Conflict," the aggregate maximum benefit payable under all USBA Group Life Plans will be limited to \$100,000. (Note: Please contact USBA for a listing of the geographic areas currently designated as an "Area of Armed Conflict." See your Certificate of Insurance for further details.)

Q8. How much coverage is available?

A8. You may request USBA 50 Plus Group Whole Life coverage in amounts from \$5,000 to \$400,000, in \$1,000 increments. Note: The overall maximum coverage amount available to each Member/Associate Member under all USBA-sponsored Group Life Plans is \$650,000.

RATES

Current Monthly Premium Rates

PLEASE NOTE: Coverage is available from a minimum of \$5,000 to a maximum of \$400,000 in \$1,000 increments. The overall coverage maximum under all USBA Group Life Plans is \$650,000 for each Member or Associate Member.

Premiums are based upon the Member's/Associate Member's age, sex, and smoking status. Nonsmoker must not have used nicotine in any form, including nicotine patches or gum, in the last 24 months. Call USBA at (800) 368-7021 for premium rates for coverage amounts not shown.

Montana Residents: Male rates apply to all Montana residents regardless of sex.

USBA 50+ Group Whole Life Rate Tables

USBA 50+ Group Whole Life Current Monthly Rates - Male Non-Smoker

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	9.75	19.50	29.25	39.00	48.75
51	10.25	20.50	30.75	41.00	51.25
52	10.80	21.60	32.40	43.20	54.00
53	11.40	22.80	34.20	45.60	57.00
54	12.00	24.00	36.00	48.00	60.00
55	12.55	25.10	37.65	50.20	62.75
56	13.25	26.50	39.75	53.00	66.25
57	13.95	27.90	41.85	55.80	69.75
58	14.70	29.40	44.10	58.80	73.50
59	15.55	31.10	46.65	62.20	77.75
60	16.20	32.40	48.60	64.80	81.00
61	17.20	34.40	51.60	68.80	86.00
62	18.30	36.60	54.90	73.20	91.50
63	19.55	39.10	58.65	78.20	97.75
64	20.90	41.80	62.70	83.60	104.50
65	22.40	44.80	67.20	89.60	112.00
66	24.00	48.00	72.00	96.00	120.00
67	25.75	51.50	77.25	103.00	128.75
68	27.70	55.40	83.10	110.80	138.50
69	29.75	59.50	89.25	119.00	148.75
70	32.05	64.10	96.15	128.20	160.25
71	34.55	69.10	103.65	138.20	172.75
72	37.25	74.50	111.75	149.00	186.25
73	40.20	80.40	120.60	160.80	201.00
74	43.50	87.00	130.50	174.00	217.50
75	47.10	94.20	141.30	188.40	235.50
76	51.15	102.30	153.45	204.60	255.75
77	55.60	111.20	166.80	222.40	278.00
78	60.55	121.10	181.65	242.20	302.75
79	66.00	132.00	198.00	264.00	330.00
80	72.10	144.20	216.30	288.40	360.50

USBA 50+ Group Whole Life
Current Monthly Rates - Female Non-Smoker

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	8.05	16.10	24.15	32.20	40.25
51	8.45	16.90	25.35	33.80	42.25
52	8.90	17.80	26.70	35.60	44.50
53	9.35	18.70	28.05	37.40	46.75
54	9.85	19.70	29.55	39.40	49.25
55	10.25	20.50	30.75	41.00	51.25
56	10.80	21.60	32.40	43.20	54.00
57	11.40	22.80	34.20	45.60	57.00
58	12.00	24.00	36.00	48.00	60.00
59	12.65	25.30	37.95	50.60	63.25
60	13.30	26.60	39.90	53.20	66.50
61	14.05	28.10	42.15	56.20	70.25
62	14.85	29.70	44.55	59.40	74.25
63	15.70	31.40	47.10	62.80	78.50
64	16.60	33.20	49.80	66.40	83.00
65	17.40	34.80	52.20	69.60	87.00
66	18.45	36.90	55.35	73.80	92.25
67	19.50	39.00	58.50	78.00	97.50
68	20.70	41.40	62.10	82.80	103.50
69	21.95	43.90	65.85	87.80	109.75
70	23.15	46.30	69.45	92.60	115.75
71	24.70	49.40	74.10	98.80	123.50
72	26.70	53.40	80.10	106.80	133.50
73	28.85	57.70	86.55	115.40	144.25
74	31.30	62.60	93.90	125.20	156.50
75	34.05	68.10	102.15	136.20	170.25
76	37.15	74.30	111.45	148.60	185.75
77	40.65	81.30	121.95	162.60	203.25
78	44.50	89.00	133.50	178.00	222.50
79	48.85	97.70	146.55	195.40	244.25
80	53.70	107.40	161.10	214.80	268.50

**USBA 50+ Group Whole Life
Current Monthly Rates - Male Smoker**

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	12.80	25.60	38.40	51.20	64.00
51	13.45	26.90	40.35	53.80	67.25
52	14.20	28.40	42.60	56.80	71.00
53	15.05	30.10	45.15	60.20	75.25
54	16.00	32.00	48.00	64.00	80.00
55	17.00	34.00	51.00	68.00	85.00
56	18.10	36.20	54.30	72.40	90.50
57	19.25	38.50	57.75	77.00	96.25
58	20.50	41.00	61.50	82.00	102.50
59	21.85	43.70	65.55	87.40	109.25
60	23.30	46.60	69.90	93.20	116.50
61	24.90	49.80	74.70	99.60	124.50
62	26.60	53.20	79.80	106.40	133.00
63	28.45	56.90	85.35	113.80	142.25
64	30.45	60.90	91.35	121.80	152.25
65	32.60	65.20	97.80	130.40	163.00
66	34.90	69.80	104.70	139.60	174.50
67	37.40	74.80	112.20	149.60	187.00
68	40.10	80.20	120.30	160.40	200.50
69	43.05	86.10	129.15	172.20	215.25
70	46.20	92.40	138.60	184.80	231.00
71	49.60	99.20	148.80	198.40	248.00
72	53.30	106.60	159.90	213.20	266.50
73	57.30	114.60	171.90	229.20	286.50
74	61.65	123.30	184.95	246.60	308.25
75	66.40	132.80	199.20	265.60	332.00
76	71.55	143.10	214.65	286.20	357.75
77	77.25	154.50	231.75	309.00	386.25
78	83.50	167.00	250.50	334.00	417.50
79	90.30	180.60	270.90	361.20	451.50
80	97.80	195.60	293.40	391.20	489.00

USBA 50+ Group Whole Life
Current Monthly Rates - Female Smoker

Age	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	9.35	18.70	28.05	37.40	46.75
51	9.85	19.70	29.55	39.40	49.25
52	10.40	20.80	31.20	41.60	52.00
53	11.00	22.00	33.00	44.00	55.00
54	11.65	23.30	34.95	46.60	58.25
55	12.30	24.60	36.90	49.20	61.50
56	13.00	26.00	39.00	52.00	65.00
57	13.70	27.40	41.10	54.80	68.50
58	14.50	29.00	43.50	58.00	72.50
59	15.35	30.70	46.05	61.40	76.75
60	16.25	32.50	48.75	65.00	81.25
61	17.20	34.40	51.60	68.80	86.00
62	18.20	36.40	54.60	72.80	91.00
63	19.30	38.60	57.90	77.20	96.50
64	20.45	40.90	61.35	81.80	102.25
65	21.80	43.60	65.40	87.20	109.00
66	23.25	46.50	69.75	93.00	116.25
67	24.80	49.60	74.40	99.20	124.00
68	26.55	53.10	79.65	106.20	132.75
69	28.45	56.90	85.35	113.80	142.25
70	30.60	61.20	91.80	122.40	153.00
71	32.95	65.90	98.85	131.80	164.75
72	35.55	71.10	106.65	142.20	177.75
73	38.40	76.80	115.20	153.60	192.00
74	41.55	83.10	124.65	166.20	207.75
75	45.05	90.10	135.15	180.20	225.25
76	48.95	97.90	146.85	195.80	244.75
77	53.30	106.60	159.90	213.20	266.50
78	58.15	116.30	174.45	232.60	290.75
79	63.45	126.90	190.35	253.80	317.25
80	69.35	138.70	208.05	277.40	346.75

To apply online, download an application, or order a complete packet of information (including an application) for our USBA 50+ Group Whole Life Insurance Plan, call **(800) 368-7021** or visit our website at <http://www.usba.com/50Plus.asp> .