



## USBA Smart & Lean 15 Year Group Level Term Insurance Plan



**Life insurance is all about making things easier for your loved ones ...** helping protect them from major financial burdens ... making sure their future doesn't suffer. And **USBA Smart & Lean 15 Year Group Level Term** plan can provide you with an affordable way to help assure your family's financial security.

Your affordable monthly premium is dependent on your age, sex and smoking status or tobacco use when you start the plan. But your starting premium, although not guaranteed, is expected to remain level for a full 15 years! And so will your coverage amount.

Since no two families' needs are the same, flexibility is key. The **USBA Smart & Lean 15** Plan offers you a full

range of coverage ... from as low as \$25,000 to a maximum of \$500,000. You decide the amount that best suits your family's financial needs. You'll be glad to know the **USBA Smart & Lean 15** Plan is also available to your spouse and eligible children ages 18-22 as Associate Members.

### FEATURES

**First 15 Years** - The price you pay the first month is designed to remain level. Although rates are not guaranteed, they are expected to remain level for the first 15 years. It's an affordable monthly price based on your age, sex and smoking status.

**Second 15 Years** - At the end of your first 15-year term (if you're under age 65), you're guaranteed the right to renew your coverage for an additional 15-year term, as long as premiums are paid and the group policy is still in force. That means no hassles ... no medical questions to answer ... and no need to re-qualify for coverage. Premiums increase at renewal. (Once you reach the first renewal period following age 65, renewal is on an annual basis.) See **Renewal Terms & Premiums** below for further details.

**Minimum/Maximum Coverage** - As a Member or Associate Member, you may request Smart & Lean 15 coverage in amounts from \$25,000 to \$500,000 (in \$1,000 increments). NOTE: The overall maximum coverage amount for each Member/Associate Member under all USBA-sponsored Group Life Plans is \$650,000.

**What's Preferred Rating?** - If you're healthy and lead a healthy lifestyle, you may qualify for our preferred rates at substantial savings over our standard rates. And it's available in coverage amounts from \$100,000 to \$500,000!

Preferred rates are not available for individuals who use nicotine in any form, including nicotine patches or gum, who have high-risk hobbies like sky-diving or scuba-diving, or who are employed in certain high-risk occupations such as pilots and crew members.

Remember, even if you can't qualify for preferred rates, you may still be eligible for our affordable standard rates. Either way, you can get quality life insurance coverage at a very affordable price!

**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 Payment** - 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.*

**Living Benefit** - An accelerated death benefit that can pay you an amount equal to 50% of your coverage force, while you're living.

To qualify, you must have at least \$50,000 coverage in force, be under age 84, (age 79 for N.Y. residents), and be diagnosed with a terminal condition which results in an expected life span of 12 months or less (24 months or less for Illinois residents). Diagnosis and evaluation of the limited life expectancy must be provided to New York Life.

The amount of insurance payable at death will be reduced by the Living Benefit paid and any premiums deferred as a result of payment of the Living Benefit. Please note that receipt of accelerated benefits may affect your eligibility for public assistance programs. You may wish to consult a financial advisor or attorney before applying for this benefit to determine how this may affect your personal situation.

**No War Exclusion** - Unlike many other life insurance plans, this plan will pay benefits for a combat-related death.

**Area of Armed Conflict Limitation** - (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 "Area of Armed Conflict." See your Certificate of Insurance for 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).

**Conversion Privilege** - May allow you to convert your Smart & Lean 15 coverage to an individual New York Life policy regardless of health - see your *Certificate* for details.

**Beneficiary** - You may choose anyone you wish as the beneficiary of your Smart & Lean 15 coverage and you may change your beneficiary at any time.

**Coverage You Can Keep** - USBA's Smart & Lean 15 Plan may be continued after retirement or military separation. And there's no increase in premium or decrease in coverage, just because you retire or separate. Veterans and Federal employees also qualify for USBA coverage. See ***Renewal Terms and Premium Rates*** below for details on termination and rate changes.

**Individual Certificate** - This section outlines the principal provisions of the USBA 15-Year Group Level Term Life Insurance Plan, (Smart & Lean 15 Plan). Complete details are in the Group Policies G-11008-0 and G-5393-0 (Policy Form GMR) issued to USBA by New York Life. Each insured Member/Associate Member will receive a certificate which summarizes policy provisions affecting his or her insurance.

**Renewal Terms & Premium Rates** - All coverage is provided under a group term life insurance policy. It provides level death benefits for 15 years. Coverage will continue until your 85th birthday (80th birthday for New York residents) provided you pay your premium when due and the Group Policy remains in force. Your Coverage will continue to be underwritten by New York Life provided USBA continues to exclusively endorse this program and pays the premium when due.

Premiums, although not guaranteed, are expected to remain level for your 15-year term. After each 15-year period, if you are under age 65 (under age 60 for N.Y. residents), you are guaranteed the option to renew for another 15-year term, regardless of your health. Premiums increase at renewal and are not guaranteed.

Once you reach the first renewal period following age 65 (following age 59 for New York residents), renewal is on an annual basis with premium increases each year.

**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 kids 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.

### **Each 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 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, Spouses 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. What are the advantages of Smart & Lean 15 coverage for protecting my family?**

**A1.** USBA's Smart & Lean 15 combines the benefits of affordable term coverage with rates that, although not guaranteed, are expected to remain level for a full 15 years. This can be especially helpful during the years when you may be raising a family and/or paying on a mortgage.

**Q2. Can I continue my coverage after the 15-year term is over?**

**A2.** Yes. You're guaranteed the right to renew your coverage as long as premiums are paid and the Group Policy is still in force. Renewal terms and premium rates are available on request. See *Renewal Terms & Premiums* in *Features* for details.

**Q3. Is there an age limit on eligibility for Smart & Lean 15 protection?**

**A3.** Yes. Insurance is available to USBA Members under age 65 (age 59 and under in New York) and can continue through age 84 (age 79 for New York members) provided you pay your premium contribution when due and the Group Policy remains in force.

**Q4. If I should be diagnosed with a terminal illness, can USBA Smart & Lean 15 help my family while I'm still alive?**

**A4.** Yes. USBA's Living Benefit can pay you an amount equal to 50% of the USBA Smart & Lean 15 coverage in force while you're still alive.

To qualify, you must have at least \$50,000 coverage in force, be under age 84 (age 79 for N.Y. residents), and must be diagnosed with a terminal condition which results in an expected life span of 12 months or less (24 months or less for Illinois residents). Diagnosis and evaluation of the limited life expectancy must be provided to New York Life.

The amount of insurance payable at death will be reduced by the Living Benefit paid and any premiums deferred as a result of payment of the Living Benefit. Please note that receipt of accelerated benefits may affect your eligibility for public assistance programs. You may wish to consult a financial advisor or attorney before applying for this benefit to determine how this may affect your personal situation.

**Q5. I'm healthy, and I lead a rather healthy lifestyle. Are discounted rates available?**

**A5.** Yes. Healthy people with healthy lifestyles may receive a special discount. Lower Preferred Rates are available to qualified USBA insureds, starting at \$100,000 coverage. Please review the *Monthly Premium Rates* below to see just how much these savings can be. Preferred rates are not available for individuals who use nicotine in any form, including nicotine patches or gum, who have high-risk hobbies (such as scuba-diving or sky-diving), or who are employed in certain occupations (such as pilots and aircraft crew members).

**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. Is it possible to protect my dependent children?**

**A7.** Yes. You can protect all your eligible dependent children with term life coverage for just \$1.50 more per unit per month. Eligible dependent children are those, 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. View the Children's Term Life plan [here](#) for more details.

**Q8. Can I get separate Smart & Lean 15 coverage for my spouse and young adult dependents?**

**A8.** Yes. A Member's lawful spouse, under age 65, and unmarried eligible children, ages 18-22, may obtain their own **Smart & Lean 15** coverage as Associate Members of USBA.

**Q9. Will my family be protected in the event of a service-related or combat death?**

**A9.** Yes. Service-related and combat deaths receive full benefits. With USBA, there is no war clause, just like when we were founded in 1959.

**Area of Armed Conflict Limitation** - (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 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.)*

**Q10. Will I be able to keep my Smart & Lean 15 coverage if I leave the military or retire from federal employment?**

**A10.** Yes. You can keep your coverage even after your military or federal employment ends. Furthermore, you won't be asked to pay higher rates because you retire or separate from military service.

**Q11. How much coverage is available?**

**A11.** You may request Smart & Lean 15 coverage in amounts from \$25,000 to \$500,000 (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.

## **CURRENT MONTHLY PREMIUM RATES**

**PLEASE NOTE:** Coverage is available to Members/Associate Members from a minimum of \$25,000 to a maximum of \$500,000 in \$1,000 increments. (Note: \$100,000 minimum for Preferred Rates.)

Rates are based on the insured's smoking status or tobacco-use, sex, and attained age at issue. To qualify for Non-Tobacco rates, you must not have used tobacco or nicotine in any form, including nicotine patches or gum, in the last 24 months. Although not guaranteed, premiums for the first 20-year term are expected to remain level. Renewal rates for subsequent 20-year terms (available upon request), will be based on your then attained age, and coverage will be renewed regardless of your health. Call USBA direct at **(800) 368-7021** for premium rates for coverage amounts not shown.

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

**Smart & Lean 15 Monthly Premium Rate Tables**

The following rates are current as of 2018.

***USBA Smart & Lean 15 Year Group Level Term Life  
Current Monthly Rates - Male Preferred***

Age	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$7.67	\$11.50	\$15.33	\$19.17
26	\$7.75	\$11.63	\$15.50	\$19.38
27	\$7.83	\$11.75	\$15.67	\$19.58
28	\$8.00	\$12.00	\$16.00	\$20.00
29	\$8.17	\$12.25	\$16.33	\$20.42
30	\$8.33	\$12.50	\$16.67	\$20.83
31	\$8.50	\$12.75	\$17.00	\$21.25
32	\$8.58	\$12.88	\$17.17	\$21.46
33	\$8.75	\$13.13	\$17.50	\$21.88
34	\$8.83	\$13.25	\$17.67	\$22.08
35	\$9.00	\$13.50	\$18.00	\$22.50
36	\$9.67	\$14.50	\$19.33	\$24.17
37	\$10.33	\$15.50	\$20.67	\$25.83
38	\$11.00	\$16.50	\$22.00	\$27.50
39	\$11.67	\$17.50	\$23.33	\$29.17
40	\$12.33	\$18.50	\$24.67	\$30.83
41	\$13.00	\$19.50	\$26.00	\$32.50
42	\$13.67	\$20.50	\$27.33	\$34.17
43	\$14.33	\$21.50	\$28.67	\$35.83
44	\$15.00	\$22.50	\$30.00	\$37.50
45	\$15.67	\$23.50	\$31.33	\$39.17
46	\$17.42	\$26.13	\$34.83	\$43.54
47	\$19.08	\$28.63	\$38.17	\$47.71
48	\$20.83	\$31.25	\$41.67	\$52.08
49	\$22.50	\$33.75	\$45.00	\$56.25
50	\$24.25	\$36.38	\$48.50	\$60.63
51	\$26.00	\$39.00	\$52.00	\$65.00
52	\$27.67	\$41.50	\$55.33	\$69.17
53	\$29.42	\$44.13	\$58.83	\$73.54
54	\$31.08	\$46.63	\$62.17	\$77.71
55	\$32.83	\$49.25	\$65.67	\$82.08
56	\$38.25	\$57.38	\$76.50	\$95.63
57	\$43.75	\$65.63	\$87.50	\$109.38
58	\$49.17	\$73.75	\$98.33	\$122.92
59	\$54.67	\$82.00	\$109.33	\$136.67
60	\$60.08	\$90.13	\$120.17	\$150.21
61	\$67.00	\$100.50	\$134.00	\$167.50
62	\$73.92	\$110.88	\$147.83	\$184.79
63	\$80.75	\$121.13	\$161.50	\$201.88
64	\$87.67	\$131.50	\$175.33	\$219.17

**USBA Smart & Lean 15 Year Group Level Term Life  
Current Monthly Rates - Female Preferred**

Age	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$5.75	\$8.63	\$11.50	\$14.38
26	\$5.83	\$8.75	\$11.67	\$14.58
27	\$6.00	\$9.00	\$12.00	\$15.00
28	\$6.17	\$9.25	\$12.33	\$15.42
29	\$6.42	\$9.63	\$12.83	\$16.04
30	\$6.67	\$10.00	\$13.33	\$16.67
31	\$6.92	\$10.38	\$13.83	\$17.29
32	\$7.17	\$10.75	\$14.33	\$17.92
33	\$7.42	\$11.13	\$14.83	\$18.54
34	\$7.67	\$11.50	\$15.33	\$19.17
35	\$7.92	\$11.88	\$15.83	\$19.79
36	\$8.17	\$12.25	\$16.33	\$20.42
37	\$8.50	\$12.75	\$17.00	\$21.25
38	\$9.00	\$13.50	\$18.00	\$22.50
39	\$9.67	\$14.50	\$19.33	\$24.17
40	\$10.25	\$15.38	\$20.50	\$25.63
41	\$10.67	\$16.00	\$21.33	\$26.67
42	\$11.17	\$16.75	\$22.33	\$27.92
43	\$11.58	\$17.38	\$23.17	\$28.96
44	\$12.08	\$18.13	\$24.17	\$30.21
45	\$12.50	\$18.75	\$25.00	\$31.25
46	\$13.50	\$20.25	\$27.00	\$33.75
47	\$14.50	\$21.75	\$29.00	\$36.25
48	\$15.50	\$23.25	\$31.00	\$38.75
49	\$16.50	\$24.75	\$33.00	\$41.25
50	\$17.50	\$26.25	\$35.00	\$43.75
51	\$18.50	\$27.75	\$37.00	\$46.25
52	\$19.50	\$29.25	\$39.00	\$48.75
53	\$20.42	\$30.63	\$40.83	\$51.04
54	\$21.42	\$32.13	\$42.83	\$53.54
55	\$22.42	\$33.63	\$44.83	\$56.04
56	\$25.17	\$37.75	\$50.33	\$62.92
57	\$27.83	\$41.75	\$55.67	\$69.58
58	\$30.58	\$45.88	\$61.17	\$76.46
59	\$33.25	\$49.88	\$66.50	\$83.13
60	\$36.00	\$54.00	\$72.00	\$90.00
61	\$39.00	\$58.50	\$78.00	\$97.50
62	\$42.50	\$63.75	\$85.00	\$106.25
63	\$46.50	\$69.75	\$93.00	\$116.25
64	\$51.50	\$77.25	\$103.00	\$128.75

**USBA Smart & Lean 15 Year Group Level Term Life  
Current Monthly Rates - Male Non-Tobacco User**

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$2.25	\$4.50	\$9.00	\$13.50	\$18.00
26	\$2.29	\$4.58	\$9.17	\$13.75	\$18.33
27	\$2.33	\$4.67	\$9.33	\$14.00	\$18.67
28	\$2.35	\$4.71	\$9.42	\$14.13	\$18.83
29	\$2.40	\$4.79	\$9.58	\$14.38	\$19.17
30	\$2.44	\$4.88	\$9.75	\$14.63	\$19.50
31	\$2.54	\$5.08	\$10.17	\$15.25	\$20.33
32	\$2.63	\$5.25	\$10.50	\$15.75	\$21.00
33	\$2.73	\$5.46	\$10.92	\$16.38	\$21.83
34	\$2.81	\$5.63	\$11.25	\$16.88	\$22.50
35	\$2.92	\$5.83	\$11.67	\$17.50	\$23.33
36	\$3.17	\$6.33	\$12.67	\$19.00	\$25.33
37	\$3.40	\$6.79	\$13.58	\$20.38	\$27.17
38	\$3.65	\$7.29	\$14.58	\$21.88	\$29.17
39	\$3.88	\$7.75	\$15.50	\$23.25	\$31.00
40	\$4.13	\$8.25	\$16.50	\$24.75	\$33.00
41	\$4.38	\$8.75	\$17.50	\$26.25	\$35.00
42	\$4.60	\$9.21	\$18.42	\$27.63	\$36.83
43	\$4.85	\$9.71	\$19.42	\$29.13	\$38.83
44	\$5.08	\$10.17	\$20.33	\$30.50	\$40.67
45	\$5.33	\$10.67	\$21.33	\$32.00	\$42.67
46	\$5.88	\$11.75	\$23.50	\$35.25	\$47.00
47	\$6.42	\$12.83	\$25.67	\$38.50	\$51.33
48	\$6.98	\$13.96	\$27.92	\$41.88	\$55.83
49	\$7.52	\$15.04	\$30.08	\$45.13	\$60.17
50	\$8.06	\$16.13	\$32.25	\$48.38	\$64.50
51	\$8.60	\$17.21	\$34.42	\$51.63	\$68.83
52	\$9.15	\$18.29	\$36.58	\$54.88	\$73.17
53	\$9.69	\$19.38	\$38.75	\$58.13	\$77.50
54	\$10.23	\$20.46	\$40.92	\$61.38	\$81.83
55	\$10.77	\$21.54	\$43.08	\$64.63	\$86.17
56	\$12.46	\$24.92	\$49.83	\$74.75	\$99.67
57	\$14.15	\$28.29	\$56.58	\$84.88	\$113.17
58	\$15.83	\$31.67	\$63.33	\$95.00	\$126.67
59	\$17.52	\$35.04	\$70.08	\$105.13	\$140.17
60	\$19.21	\$38.42	\$76.83	\$115.25	\$153.67
61	\$22.35	\$44.71	\$89.42	\$134.13	\$178.83
62	\$25.50	\$51.00	\$102.00	\$153.00	\$204.00
63	\$28.63	\$57.25	\$114.50	\$171.75	\$229.00
64	\$31.77	\$63.54	\$127.08	\$190.63	\$254.17

**USBA Smart & Lean 15 Year Group Level Term Life  
Current Monthly Rates - Female Non-Tobacco User**

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$1.58	\$3.17	\$6.33	\$9.50	\$12.67
26	\$1.63	\$3.25	\$6.50	\$9.75	\$13.00
27	\$1.67	\$3.33	\$6.67	\$10.00	\$13.33
28	\$1.71	\$3.42	\$6.83	\$10.25	\$13.67
29	\$1.75	\$3.50	\$7.00	\$10.50	\$14.00
30	\$1.79	\$3.58	\$7.17	\$10.75	\$14.33
31	\$1.92	\$3.83	\$7.67	\$11.50	\$15.33
32	\$2.06	\$4.13	\$8.25	\$12.38	\$16.50
33	\$2.19	\$4.38	\$8.75	\$13.13	\$17.50
34	\$2.33	\$4.67	\$9.33	\$14.00	\$18.67
35	\$2.46	\$4.92	\$9.83	\$14.75	\$19.67
36	\$2.58	\$5.17	\$10.33	\$15.50	\$20.67
37	\$2.71	\$5.42	\$10.83	\$16.25	\$21.67
38	\$2.85	\$5.71	\$11.42	\$17.13	\$22.83
39	\$2.98	\$5.96	\$11.92	\$17.88	\$23.83
40	\$3.10	\$6.21	\$12.42	\$18.63	\$24.83
41	\$3.33	\$6.67	\$13.33	\$20.00	\$26.67
42	\$3.56	\$7.13	\$14.25	\$21.38	\$28.50
43	\$3.77	\$7.54	\$15.08	\$22.63	\$30.17
44	\$4.00	\$8.00	\$16.00	\$24.00	\$32.00
45	\$4.23	\$8.46	\$16.92	\$25.38	\$33.83
46	\$4.46	\$8.92	\$17.83	\$26.75	\$35.67
47	\$4.71	\$9.42	\$18.83	\$28.25	\$37.67
48	\$4.94	\$9.88	\$19.75	\$29.63	\$39.50
49	\$5.19	\$10.38	\$20.75	\$31.13	\$41.50
50	\$5.42	\$10.83	\$21.67	\$32.50	\$43.33
51	\$5.79	\$11.58	\$23.17	\$34.75	\$46.33
52	\$6.17	\$12.33	\$24.67	\$37.00	\$49.33
53	\$6.56	\$13.13	\$26.25	\$39.38	\$52.50
54	\$6.94	\$13.88	\$27.75	\$41.63	\$55.50
55	\$7.31	\$14.63	\$29.25	\$43.88	\$58.50
56	\$8.25	\$16.50	\$33.00	\$49.50	\$66.00
57	\$9.21	\$18.42	\$36.83	\$55.25	\$73.67
58	\$10.15	\$20.29	\$40.58	\$60.88	\$81.17
59	\$11.10	\$22.21	\$44.42	\$66.63	\$88.83
60	\$12.04	\$24.08	\$48.17	\$72.25	\$96.33
61	\$14.27	\$28.54	\$57.08	\$85.63	\$114.17
62	\$15.71	\$31.42	\$62.83	\$94.25	\$125.67
63	\$17.19	\$34.38	\$68.75	\$103.13	\$137.50
64	\$18.88	\$37.75	\$75.50	\$113.25	\$151.00

**USBA Smart & Lean 15 Year Group Level Term Life  
Current Monthly Rates - *Male Tobacco User***

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$3.83	\$7.67	\$15.33	\$23.00	\$30.67
26	\$3.88	\$7.75	\$15.50	\$23.25	\$31.00
27	\$3.98	\$7.96	\$15.92	\$23.88	\$31.83
28	\$4.13	\$8.25	\$16.50	\$24.75	\$33.00
29	\$4.31	\$8.63	\$17.25	\$25.88	\$34.50
30	\$4.48	\$8.96	\$17.92	\$26.88	\$35.83
31	\$4.60	\$9.21	\$18.42	\$27.63	\$36.83
32	\$4.73	\$9.46	\$18.92	\$28.38	\$37.83
33	\$4.88	\$9.75	\$19.50	\$29.25	\$39.00
34	\$5.00	\$10.00	\$20.00	\$30.00	\$40.00
35	\$5.13	\$10.25	\$20.50	\$30.75	\$41.00
36	\$5.77	\$11.54	\$23.08	\$34.63	\$46.17
37	\$6.42	\$12.83	\$25.67	\$38.50	\$51.33
38	\$7.04	\$14.08	\$28.17	\$42.25	\$56.33
39	\$7.69	\$15.38	\$30.75	\$46.13	\$61.50
40	\$8.33	\$16.67	\$33.33	\$50.00	\$66.67
41	\$8.98	\$17.96	\$35.92	\$53.88	\$71.83
42	\$9.63	\$19.25	\$38.50	\$57.75	\$77.00
43	\$10.25	\$20.50	\$41.00	\$61.50	\$82.00
44	\$10.90	\$21.79	\$43.58	\$65.38	\$87.17
45	\$11.54	\$23.08	\$46.17	\$69.25	\$92.33
46	\$12.88	\$25.75	\$51.50	\$77.25	\$103.00
47	\$14.23	\$28.46	\$56.92	\$85.38	\$113.83
48	\$15.56	\$31.13	\$62.25	\$93.38	\$124.50
49	\$16.92	\$33.83	\$67.67	\$101.50	\$135.33
50	\$18.25	\$36.50	\$73.00	\$109.50	\$146.00
51	\$19.58	\$39.17	\$78.33	\$117.50	\$156.67
52	\$20.92	\$41.83	\$83.67	\$125.50	\$167.33
53	\$22.27	\$44.54	\$89.08	\$133.63	\$178.17
54	\$23.60	\$47.21	\$94.42	\$141.63	\$188.83
55	\$24.94	\$49.88	\$99.75	\$149.63	\$199.50
56	\$28.04	\$56.08	\$112.17	\$168.25	\$224.33
57	\$31.17	\$62.33	\$124.67	\$187.00	\$249.33
58	\$34.27	\$68.54	\$137.08	\$205.63	\$274.17
59	\$37.40	\$74.79	\$149.58	\$224.38	\$299.17
60	\$40.50	\$81.00	\$162.00	\$243.00	\$324.00
61	\$43.77	\$87.54	\$175.08	\$262.63	\$350.17
62	\$47.50	\$95.00	\$190.00	\$285.00	\$380.00
63	\$51.83	\$103.67	\$207.33	\$311.00	\$414.67
64	\$56.79	\$113.58	\$227.17	\$340.75	\$454.33

**USBA Smart & Lean 15 Year Group Level Term Life  
Current Monthly Rates - Female Tobacco User**

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$2.58	\$5.17	\$10.33	\$15.50	\$20.67
26	\$2.71	\$5.42	\$10.83	\$16.25	\$21.67
27	\$2.88	\$5.75	\$11.50	\$17.25	\$23.00
28	\$3.06	\$6.13	\$12.25	\$18.38	\$24.50
29	\$3.21	\$6.42	\$12.83	\$19.25	\$25.67
30	\$3.38	\$6.75	\$13.50	\$20.25	\$27.00
31	\$3.54	\$7.08	\$14.17	\$21.25	\$28.33
32	\$3.69	\$7.38	\$14.75	\$22.13	\$29.50
33	\$3.85	\$7.71	\$15.42	\$23.13	\$30.83
34	\$4.00	\$8.00	\$16.00	\$24.00	\$32.00
35	\$4.17	\$8.33	\$16.67	\$25.00	\$33.33
36	\$4.58	\$9.17	\$18.33	\$27.50	\$36.67
37	\$5.00	\$10.00	\$20.00	\$30.00	\$40.00
38	\$5.44	\$10.88	\$21.75	\$32.63	\$43.50
39	\$5.85	\$11.71	\$23.42	\$35.13	\$46.83
40	\$6.27	\$12.54	\$25.08	\$37.63	\$50.17
41	\$6.69	\$13.38	\$26.75	\$40.13	\$53.50
42	\$7.10	\$14.21	\$28.42	\$42.63	\$56.83
43	\$7.54	\$15.08	\$30.17	\$45.25	\$60.33
44	\$7.96	\$15.92	\$31.83	\$47.75	\$63.67
45	\$8.38	\$16.75	\$33.50	\$50.25	\$67.00
46	\$9.21	\$18.42	\$36.83	\$55.25	\$73.67
47	\$10.04	\$20.08	\$40.17	\$60.25	\$80.33
48	\$10.90	\$21.79	\$43.58	\$65.38	\$87.17
49	\$11.73	\$23.46	\$46.92	\$70.38	\$93.83
50	\$12.56	\$25.13	\$50.25	\$75.38	\$100.50
51	\$13.40	\$26.79	\$53.58	\$80.38	\$107.17
52	\$14.23	\$28.46	\$56.92	\$85.38	\$113.83
53	\$15.08	\$30.17	\$60.33	\$90.50	\$120.67
54	\$15.92	\$31.83	\$63.67	\$95.50	\$127.33
55	\$16.75	\$33.50	\$67.00	\$100.50	\$134.00
56	\$17.92	\$35.83	\$71.67	\$107.50	\$143.33
57	\$18.96	\$37.92	\$75.83	\$113.75	\$151.67
58	\$20.08	\$40.17	\$80.33	\$120.50	\$160.67
59	\$21.31	\$42.63	\$85.25	\$127.88	\$170.50
60	\$22.63	\$45.25	\$90.50	\$135.75	\$181.00
61	\$24.06	\$48.13	\$96.25	\$144.38	\$192.50
62	\$25.63	\$51.25	\$102.50	\$153.75	\$205.00
63	\$27.35	\$54.71	\$109.42	\$164.13	\$218.83
64	\$29.21	\$58.42	\$116.83	\$175.25	\$233.67

These are the current Smart & Lean 15 new policy premiums. Rates are monthly and are based upon your age, sex, and smoking status or tobacco-use. (\*Preferred Risk qualification requires that you're a non-tobacco user and that you purchase \$100,000 minimum coverage amount.) Premiums for the first 15-year term, although not guaranteed, are expected to remain level. Renewal rates for subsequent 15-year terms (available upon request) will be based on your then attained age, and coverage will be renewed regardless of your health. Renewal rates are not guaranteed. To apply online, download an application, or order a complete packet of information (including an application) for our **USBA Smart & Lean 15 Year Group Level Term Life plan**, call **(800) 368-7021** or visit our website at <http://www.usba.com/SmartandLean15.asp>.

Underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010  
on Policy Form GMR

This information is only a brief description of the principal provisions and features of the Plan. The complete terms and conditions are set forth in the group policy issued by New York Life Insurance Company to the Uniformed Services Benefit Association. When you become insured, you will be sent a Certificate of Insurance summarizing your benefits under the Plan.

**Arkansas Residents**

Pamela Oyler, an employee of USBA, is a licensed Arkansas Agent whose Insurance License Number is 347836.

**California Residents**

Pamela Oyler, an employee of USBA, is a licensed California Agent whose Insurance License Number is 0G58528.