



MEMBER BRIEFING

Fall 1999

As the market changes... Single Parent Plan debuts

It's no secret that single-parent families may need life insurance even more than traditional two-parent households. Single parents are more likely to be raising their families on just one (possibly limited) income, and they may be their children's only financial support. If anything happened to the parent, children of the family could be left without any financial resources ... they could fall far short of the future the single parent had planned for them. That's why we're introducing the Single Parent Plan.

Single Parent Plan

It includes up to \$500,000 of USBA 15-Year Level Term coverage on the

parent and up to \$20,000 Term Life coverage on children aged 14 days through 22 years. (Deaths among children are rare, but can be devastating financially as well as emotionally for single parents.)

*...new, lower minimum
on Preferred Rate
coverage*

The Single Parent Plan features all the extra benefits you've come to expect from USBA: special POW/MIA benefits, combat coverage, and low rates for military retirees and veterans.

Preferred Rates

Single parents who are healthy and lead a healthy lifestyle may qualify for Preferred Rates with the purchase of \$100,000 or more in coverage. We're pleased to introduce this *new, lower minimum* on Preferred Rate coverage. Questions? Call us at 1-800-821-7912.



President's Remarks

At this writing, we have just concluded the 1999 meetings of the USBA Board of Governors and Board of Advisors. We reviewed achievements of the past year and plans for the coming year. I thought you'd like to know a few of the things we discussed.

One of my priorities this past year has been to better coordinate internal activities here at USBA through the use of monitoring committees. This has resulted in better communication among departments, more efficient prioritizing of projects, and an overall increase in quality with fewer details having to be handled in "crisis mode". We've also set up several short-term ad hoc committees to research and brainstorm ways we can make USBA

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FY 2000 USBA Board Members Elected



1999-2000 Board of Governors

Front Row (left to right):

VADM Lee F. Gunn; LTG Steven L. Arnold, USA (Ret.)—Chairman; CDR Larry F. Golden, USN (Ret.)—Secy./Treasurer; CSM George E. Cutbirth

Back Row (left to right):

Mr. Joseph P. Insinga, SES (Ret.); RADM Larry G. Vogt, USN (Ret.)—President; Gen Walter Kross, USAF (Ret.)—Vice Chairman

Not pictured: Maj Gen Paul K. Carlton



1999-2000 Board of Advisors

Front Row (left to right):

CSM Robert T. Hall; Mrs. Jennifer C. White, Associate; Maj Jacqueline C. Harry; RADM John J. Grossenbacher

Back Row (left to right):

Mr. Thomas P. D'Agostino, GS-15; MSgt David D. DelPrado; Col Toreaser A. Steele

Not pictured: LTG Thomas N. Burnette, Jr.; MajGen Dennis T. Krupp



1999-2000 Family Advisory Council

Front Row (left to right):

Mrs. Huguetta Hall; Mrs. Beth Ann D'Agostino; Mrs. Susan Arnold; Mrs. Katherine Grossenbacher

Back Row (left to right):

Mrs. Tiphney DelPrado; Dr. Lily Gunn; Mrs. Marion Vogt; Mrs. Catherine Cutbirth; Mrs. Jeanne Golden

Not pictured: Mrs. Kay Kross; Mrs. Dorothea Carlton; Mrs. Susan Burnette; Mrs. Patty Krupp; Mr. Kenneth Steele; Mr. Robert Harry; Mr. Patrick White

USBA.com News



We're pleased to announce that you can now find the current issue of *Member Briefing* on the USBA web site at www.usba.com. *Member Briefing* will be posted in PDF format, which is readable using free Adobe Acrobat Reader software.

USBA will continue to publish and mail our semi-annual newsletters in the Spring and Fall. As we evolve into the technological age, we expect to

communicate more extensively with you via the net.

While you're looking up the new online newsletters, take time to browse the rest of the USBA site as well for current news on USBA products.

Don't forget to check out the "members only" section, and use the handy e-mail form to give us your comments and your current e-mail address.

Dietrich Scholarship Winners Awarded



We offer warm congratulations to this year's William A. Dietrich Memorial Scholarship award winners. Strong scholastic records and exceptional involvement in school and community activities were noted by USBA Services, Inc. representative Ron Culver, CMS, USAF (Ret), as he visited the homes and schools of this year's selectees. Framed congratulatory certificates were presented to Jonathan Hoglund, Tacoma, Washington; Chelsea Collins, O'Fallon, Illinois; and Patrick Farnell, San Antonio, Texas.

The \$2000 grants commemorate USBA's former Executive Director and President, the late MajGen Bill Dietrich, USAF (Ret).

Scholarship applications for current high school seniors may be obtained from USBA. Each applicant must be a child of a USBA member in good standing, and must be a graduating high school senior.

Our best wishes to these outstanding young men and women who stand at the front of a long line of talented sons and daughters of USBA members.

Patrick Farnell has entered Warren Wilson College, Asheville, N.C., majoring in International Studies. His parents, Sharon and Fred, stand with him just prior to his high school graduation.



Preparing for awards night at O'Fallon High School are (l to r) Chelsea Collins' counselor, Dr. Laura Jacobi; her parents, Cindy and Patrick; and Chelsea herself. Chelsea majors in Biomedical Engineering at U.T. Austin.



Jonathan Hoglund is accompanied by his parents, Charlene and David...and USBA representative, Ron Culver (right). Jon is attending the Masters College, Santa Clarita, California, as a Religious Studies major.



Simplify Life with Checkmatic!



You've been a member of USBA for some time now, and we're proud to have you in the family. Because you're important to us, we'd like to remind you of our popular Checkmatic automatic premium payment method. If you're not already paying your USBA premiums through allotment or Checkmatic, consider taking advantage of this opportunity.

Checkmatic can make your life easier. Here are four things you won't need to worry about:

1. Keeping track of a premium coupon booklet
2. Opening our statement or writing a check for your premium
3. Driving to the post office to buy stamps or mail your premium
4. Most important, you won't have to worry about having your insurance coverage lapse because of a missed payment.

You'll save time and money because your premium payments will be made automatically without fuss, bother, check charges or postage.

If you've used automatic billing for other regular payments, you already know how it can lower your stress level by taking the hassle out of bill paying. Give us a call at **1-800-821-7912** and ask for a Checkmatic form today!

NEW Credit Cards Available!



SBA Services, Inc. is proud to offer the *Platinum Plus*SM credit card, a no annual fee Visa[®] credit card program that provides peerless benefits, service, worldwide acceptance, and convenience.

Issued by MBNA America[®] Bank, this program offers our USBA members a low introductory annual percentage rate on cash advance checks and balance transfers*. *Platinum Plus* customers may also take advantage of fraud-protection services, a free year-end summary of charges, and up to \$1 million Common Carrier Travel Accident Insurance.

The USBA Credit card proudly displays USBA's name and graphics designed for your favorite military branch, and offers privileges of

particular value to our members. Credit lines are individually established to ensure qualified applicants receive the maximum in purchasing power—up to \$100,000 of available credit. USBA *Platinum Plus* cardholders enjoy credit-line increase decisions within 15 minutes, 24-hour customer service, emergency card replacement, and cash advance access at more than 300,000 automated teller machines worldwide that display the Cirrus[®] network logo.

To request your USBA *Platinum Plus* card, call (800) 523-7666 or fill out the enclosed reply card. Please mention priority code V5HL when speaking with an MBNA representative about this program.

*There are costs associated with the use of this credit card. You may contact the issuer and administrator of this program, MBNA America Bank N.A., to request specific information about the costs by calling 1-800-523-7666 or writing to P.O. Box 15020, Wilmington, DE 19850. TTY users, please call 1-800-833-6262. MBNA America and *Platinum Plus* are service marks of MBNA America Bank, N.A. MasterCard and Visa are federally registered service marks of MasterCard International Inc. and Visa U.S.A. Inc., respectively; each is used pursuant to license.

TWO for ONESM News



SBA members with our popular TWO for ONE plan now have another reason to love their coverage. Preferred Rates (at savings up to 25%) are newly available for qualified married couples who are healthy, lead a healthy lifestyle, and have at least \$100,000 in coverage.

Preferred Rates are not available for couples in which either or both individuals smoke, have high hobbies such as scuba diving or motorcycle racing, or

employed in risky occupations such as airline pilots or crew members. Height, weight and family medical history are also considered prior to approving coverage.



If you already have TWO for ONE coverage and you'd like to apply for Preferred Rates, call USBA Member Support for a brochure. There's no better time than now—especially with Preferred Rates!

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even better. As always, we also welcome input from our Members as we continue to strive for excellence.

We're actively involved in company-wide block upgrades including new computers, software, and printing systems. Our IS department has been very busy implementing changes, and employee training is underway to take full advantage of the improvements. They are expected to result in greater efficiency at all levels that will translate into even better service for USBA Members.

We took advantage of the opportunity to pick the brains of our Board of Advisors and Family Advisory Council as we considered several options to expand our product offerings. Exciting new possibilities are in the formative stages. Keep watching our newsletter and web site for all the latest news!

You may be interested to know your Association has grown to over 105,000 Members. We insure over 220,000 lives with over \$10 billion of coverage underwritten by New York Life in force as we go to press.

It has been an exciting and fast-paced year at USBA. Stay tuned for future developments as we approach the new millennium!

Larry G. Vogt
Rear Admiral, USN (Ret.)
President/CEO

Questions? Call Toll Free 1-800-821-7912