

USBA



M E M B E R B R I E F I N G

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Soldiers send greetings from battlefield to homefront

What Andy Talbert – a “military brat” and an 18 year associate member of USBA – remembers of his father’s deployments is the audio tape he would receive from his Dad. “I remember how excited my sister and I would get and what

an event it would be to get anything in the mail from my Dad during a deployment,” he recalls. To Talbert, it was a special way to stay in touch with his Dad during long absences while he served his military duty.

Thoughts of that childhood memory are never far from Talbert’s mind today in his job with the New Concepts division of Hallmark Cards, Inc. The 100-year-old Kansas City-based company helps people connect through greeting cards and other products. In fact, its Online Paper Card Services has become a popular option for deployed soldiers.

Deployed troops wanting to send home cards quickly discover the effort to be a challenge because there are no Hallmark stores in Iraq, Afghanistan, or any other battle zone.



Internet access, however, IS available and soldiers are among a large number who visit Hallmark.com where they can shop online. The site lets them choose a paper card to personalize online which Hallmark will address, stamp and mail within 24 hours (or any future date).

Currently, Hallmark is providing this service and the postage at no cost.

There’s no minimum order requirement. Hallmark offers a wide selection of cards that range in cost from 89 cents for basic cards to \$3.49 for those which allow personal images to be uploaded and included on the card. (See special limited-time offer exclusive to USBA members.) The service itself is free and only requires a person to have an account and log-in address. It is available to everyone, but obviously offers much convenience to certain groups such as soldiers, busy families or those who are home-bound.

And for USBA member Talbert, the service offers a simple, modern day approach to the challenges military families face when trying to

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PRESIDENT’S PERSPECTIVE

Finding a Cloud’s Silver Lining



Jerry V. Patton
USAF (Ret.)
President/CEO

remain financially sound, solid and dependable. We were able to validate our reliability when our business remained strong despite the challenges in the industry for other companies. USBA is ever-vigilant of our commitment of strength and financial security to our members. We believe in staying alert, keeping an eye on our business, the economy and the future.

I trust you feel that way about your own business with us. The recent economic challenge offers a valuable opportunity for each of us to take a closer look at our overall financial well-being to ensure our decisions are still holding steady and strong for today ... and tomorrow.

I urge you to be sensitive to life events that may prompt you to revisit your insurance rates requirements. Seemingly minor changes on the home front may have a big impact on your

The financial difficulties of late 2008 may have created a cloud of anxiety for many Americans, but it is quite possible there was also a silver lining for those who looked for it.

USBA and New York Life, our life insurance underwriter,

I urge you to be sensitive to life events that may prompt you to revisit your insurance requirements.

(continued inside)

When smart thinking runs in the family

Whether coaching a child on navigating life's road or that first driving lesson behind the wheel of the family car, parents are lifetime teachers. One critical lesson to be taught is the wisdom of buying life insurance at a young age when it is likely to be most affordable.

USBA employee and Air Force veteran Annette Beckett, I.T. Applications Manager, decided to add Children's Term Life Coverage to her own policy when she purchased a USBA Group Level Term Policy. "Obviously, I have a special appreciation of the value of having life insurance coverage," she admits. "But it's easy to see the importance of having this kind of protection at such a low price."

"Life insurance ... is worth the peace of mind ..."

USBA's Children's Term Life Coverage is low-cost term insurance designed to protect eligible children (*unmarried children age 14 days through 22 years*) who are not eligible for USBA membership. To be eligible, adopted/foster/stepchildren must be dependent on the member for over 50% of their support and the member must hold a USBA group life insurance policy.

If both parents are insured, only one may request Children's Coverage.*

Each \$25,000 of USBA Group Life coverage a member holds (*\$50,000 for a Two for One policy*) allows the parent to apply for one unit (*two units with Two for One*) of Children's Coverage. The maximum is four units and the monthly premium is just \$1.50 per unit with each unit covering all eligible children. This term coverage can continue as long as premiums are paid when due, children remain eligible and the member continues to be insured under a USBA sponsored Group Life Plan. (*For more details and to view rate tables, visit www.usba.com or call USBA at 1-800-368-7021*)

In addition to term coverage, members can also apply for stand-alone children's group whole life insurance coverage. USBA's First StepsSM Group Whole Life* protection can build cash value that can be used to provide paid-up coverage for your child in the future. Or it can be accessed through loans from the policy. (*See plan brochure for details and rate table for cash value information.*) This plan has the same eligibility requirements

Soldiers send greetings from battlefield. (continued from front)

stay emotionally connected to a deployed loved one. "There is something tangible about the emotion of receiving a greeting card in the mail," he points out. "It is especially powerful when it is filled with the

sentiment of a loved one far away and can be kept and read again and again."



as USBA's Children's Term Life Coverage with the exception being the age criteria is age 1 year through 17 years. Coverage amount is available from \$5,000 to \$25,000 in \$1,000 increments. (*For more information please visit www.usba.com or use the Information Request Card attached.*)

Right now, Beckett's children are pre-teen, but she's already thinking about the future when they get older. That's because young adult children of USBA members between the ages of 18 and 23 are eligible to apply for USBA group life insurance coverage as an Associate Member. "I plan to impress on them the need to buy life insurance while they are young and healthy," she explains. "Starting their coverage early means they can continue to be protected regardless of how their health might change in the future AND lock in long-term protection at an affordable rate."

USBA Associate Members are entitled to most of the same life, health and financial services products their parents enjoy as members. It's also a chance to take an important step toward financial security by locking in a dramatically affordable rate. For instance, a healthy, non-smoking 20-year-old child of a USBA member could apply for \$25,000 in 20-Year Group Level Term Life* coverage for as little as \$3.08 a month! (*Members interested in having their eligible children apply for Associate Member coverage can contact USBA for more details or use the Information Request Card attached to this Briefing.*)

In addition to wanting her children to think smart about their future, Beckett has another reason for wanting to teach her young sons about getting USBA coverage early and continuing it through adulthood. "I like the idea of keeping the USBA relationship in the family," she says with a smile.

**Contact USBA or visit USBA.com for complete plan information including amounts available, rates, benefit provisions, limitations and termination provisions, etc.*



USBA exclusive offer!

Offer Valid for **30% off** all Personalized Paper Cards, Photo Cards, Cards with Sound, Invitations and Announcements at Hallmark.com.

Just use the promotion code USBA30 at checkout.

Offer valid through 9/30/10.

Not valid in retail stores or on any products sold on other websites operated by Hallmark, its subsidiaries or affiliates. Valid in U.S.A. only.

Time to review your insurance?

The economic challenges of the past year offer a strong reason to re-evaluate your current insurance situation to determine if you and your family are fiscally fit. For instance, those Americans who tapped their home equity or traded up to bigger homes (and loans) during the real estate boom have now acquired years of mortgage payments at an age when one might be expecting to be closer to paying them off. For many, this could mean a debt sentence for their survivors if those homeowners don't have an adequate amount of insurance.

Keep in mind, too, that greater health awareness and advances in medicine are extending life expectancies. That means a surviving spouse could possibly live more than a decade or two after a partner's death. And those years could become very costly. A sufficient death benefit taking these points into consideration could forestall the chance a spouse might outlive a couple's joint assets.

This is a good time to take a closer look at your own insurance situation. Even though you have insurance, you should be certain what you purchased years ago is enough for today ... and tomorrow.

Age matters.

Also important to your financial situation is the age you are today versus how old you were when you first bought your USBA policy. As is the case with any term life insurance coverage – USBA products included – eventually your age changes as the years go by and the term ends. If you're close to the end of your current term coverage, don't wait before it comes up for renewal. It may be fiscally smart for you to go ahead and renew it at today's age (and premium rate) vs. waiting further down the road. There's also the possibility you may be eligible for a longer term coverage such as our 20 or 15 year group level term insurance products. (Keep in mind you may be required to undergo full underwriting, depending on your coverage and premium rate choices.)

Another product you might want to consider today – with an eye on tomorrow – is USBA's Generation 3SM Blended Plan. It's a combination policy blending whole life, decreasing term and paid up additional life insurance to offer coverage at an affordable price. It offers level coverage (*the benefit amount doesn't decrease*), with premiums, although not guaranteed, designed to remain level for life.*

Coverage is available from \$25,000 to \$400,000. The exact combination of whole life coverage and decreasing term protection is based on your age on the date insurance becomes effective. Typically, the coverage begins with 4% to 5% whole life coverage and 95% to 96% decreasing term coverage. Premiums are also based on your attained age and tobacco-use status at entry into the plan and are expected to remain level as long as your coverage stays in effect. You cannot be singled out for a rate increase; your premiums may be increased only if they are increased for all insureds under the Group Policy.

Once issued, your total coverage amount remains level so long as your premiums are paid. Dividends, as may be declared, are used to purchase paid-up Whole Life additions. The Term portion of your coverage decreases as these Whole Life additions accumulate. Should no dividend emerge in any plan year, the amount of decreasing term coverage remains the same.

Family matters.

Perhaps at the beginning of your relationship with USBA, you opted to insure just yourself. In today's world, most families are double-income and even if one spouse stays at home, he or she is still working to provide a great value to the family. Losing one partner in a two-headed household can be financially painful. Whether it's losing a second income or the ensuing costs of replacing the spouse's non-monetary contributions to the family (*daycare, for instance*) it could become an expensive hole to fill.

In addition to our term group life coverages, USBA also offers the unique Double Value TWO for ONE policy.* It covers both of you for the same amount of coverage, it pays on whoever dies first, but there's only one premium to pay ... not two!

*Contact USBA or visit USBA.com for complete plan information including amounts available, rates, benefit provisions, limitations and termination provisions, etc.

Do You Have Enough Coverage?

Is the insurance coverage you bought years ago still meeting your needs today? Here's a quick checklist:

1. Has your income increased by at least 10% or more since you last updated your coverage?
2. Have you had a change in family status recently? (Birth of a child, death of a family member, marriage, divorce or a child leaving home.)
3. Have you or your spouse resumed or discontinued work?
4. If you or your spouse should suddenly die, would there be an immediate cash flow under current circumstances?
5. How long would it take for the family to return to its current standard of living?

Remember, USBA is always happy to help if you would like assistance in reviewing your current and future insurance needs. Call our trained product specialists at 1-800-368-7021, Monday through Friday, 8am to 4:30pm CDST.



PRESIDENT'S PERSPECTIVE

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insurance needs. For example, a new home or changes in your family (new child, marriage status, grown child) could certainly impact your insurance requirements. And, as always, if you change your address, please give us a call or send us an email to ensure your records are up to date.

And as you keep your eye on tomorrow, remember your children are also eligible to apply for USBA life insurance as an Associate Member when they are 18 to 22 years of age. It's a great chance for you to pass on the USBA legacy as well as some good advice about the value of getting life insurance when we're young and the rates are especially low. (Please check out our story on page 2.)

If you need help reviewing how your recent or upcoming life changes may impact your life insurance choices, simply call us at 1-800-368-7021, Mon.-Fri., 8am-4:30pm CDST. We're always happy to help. That's been an important part of our commitment to our members for over 50 years and counting!

Jerry V. Patton
Colonel, USAF (Ret.)
President/CEO

What's Happening at USBA?

2010 Dietrich Scholarship recipient announced.

Richard C. Trietley, III, of Allegany, NY has been selected



Richard C. Trietley, III

as this year's Scholarship winner on the basis of academic achievement, leadership accomplishments and participation in community activities. He plans to attend the University of Pittsburgh, majoring in Bio-Engineering/Pre-Med. Trietley is the son of

Richard C. Trietley, Jr., a former Colonel in the Army and a member of USBA since 1991. The scholarship, now in its 20th year, was established to honor the memory of former USBA Executive Director and President, the late Maj Gen William A. Dietrich, USAF (Ret.), and is awarded every year to a graduating high school senior who is a child or grandchild of a USBA member in good standing. Details can be found at www.usba.com/About/dietrich-scholarship.asp.

Congratulations to another two winning USBA members who participated in our Fall 2009 Member Perks Drawing! A \$500 Visa® Gift Card was awarded to Msgt Charles Brown, USAF (Ret.). A USBA member since 1978, his name was drawn from a list of new registrants to the USBA Member Service Center. Melissa Zastrow-Millan, who has been a USBA Associate Member since 2007 won a \$250 Visa Gift Card in the Briefings by Email sign-up drawing. Want to join these winners? Simply register for the Member Service Center by August 1, 2010 and your name will be added to a drawing with the winner being awarded a \$500 Visa Gift Card. Or sign up at www.usba.com/BriefingsByEmail to receive your next newsletter by email and you'll be entered in a drawing to win a \$250 Visa Gift Card!

Check out USBA.com's new look.

Our website has a new look and new features. Visit us and let us know what you think. While

you're there, vote in our online survey poll and sign up for the Member Service Center if you haven't already.

Find USBA on Facebook! Join our Facebook page and weigh in on discussions such as your Basic Training experience and tips on transitioning from the military to the civilian world. Go to usba.com and click the Facebook link at the bottom of our home page.

MEMBER BRIEFING

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