



USBA Life-Time Value Group Whole Life Insurance Plan

If you want permanent lifetime coverage with guaranteed rates, guaranteed benefits, and a guaranteed schedule of cash value, USBA Life-Time Value Group Whole Life Plan is recommended for you. You can buy it through age 80 and keep it for the rest of your life. USBA's Group Whole Life 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 on this plan.

FEATURES



Level Premium - Your premiums 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!

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.

Minimum/Maximum Coverage — As a Member or Associate Member, you may request **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 Insurance Plans is \$650,000. Optional AD&D coverage is not considered life insurance.

Cash Value - Over time, your **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 Group Whole Life Insurance and on which no further premiums are required to keep it in force. 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 cash value tables and details are provided in your 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 Group Whole Life** plan does pay benefits for combat-related deaths.

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

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.

Coverage You Can Keep - USBA's 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 - These pages outline the principal provisions of the USBA Group Whole Life Plan. Complete details are in Group Policies G-10648 and G-5393 (Policy Form GMR) issued to USBA by New York Life. Each Member receives a certificate which summarizes policy provisions affecting his or her insurance.

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.

*All guarantees are backed by the claims-paying ability of the issuer.

OPTIONS

Optional Children's Term Life Coverage

Children's Coverage is low-cost term insurance designed to protect your eligible children (unmarried children ages 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 your children remain eligible.

Each Unit Insures All Eligible Children by Age For the Coverage Amount Indicated

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. Is there an age limit on eligibility for USBA Life-Time Value Group Whole Life?

A1. Yes. Insurance is available to USBA Members and Associate Members age 80 (65 in Washington State) and under and continues as long as you live provided you pay your premium contribution when due.

Q2. Can my spouse get separate Group Whole Life coverage?

A2. Yes. A Member's spouse age 80 (65 in Washington State) and under can get his or her own Group Whole Life coverage as an Associate Member of USBA.

Q3. If the Group Whole Life plan develops cash value, what can I do with that?

A3. You have several options once your plan has cash value. You can surrender your plan for its cash value at any time. You can 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.

Q4. Are premiums higher or levels of protection less if I'm a military/commercial flyer?

A4. No. You'll receive the same level coverage at the same low cost as non-flyers. You won't have to buy additional riders or accept a reduced death benefit.

Q5. Can the amount of coverage ever be decreased because of age or poor health?

A5. No. The coverage amount chosen will remain the same regardless of your age or health.

Q6. Will my family be protected in the event of a service or combat-related death?

A6. Yes. Service and combat-related 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 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.)*

Q7. How much coverage is available?

A7. You may request USBA 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.

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 Insurance 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 or tobacco-use. 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 Group Whole Life Rate Tables
 The following rates are current as of 2018.

USBA Group Whole Life Insurance Coverage
Current Monthly Rates and Cash Values - Male Non-Tobacco User

AGE	Monthly Premium Per Specific Insurance Amounts				Cash Value Per \$1000		
	\$1,000	\$5,000	\$10,000	\$25,000	10 Yrs	20 Yrs	Age 65
18	.47	2.35	4.70	11.75	24	86	416
19	.48	2.40	4.80	12.00	26	91	414
20	.50	2.50	5.00	12.50	28	96	412
21	.52	2.60	5.20	13.00	30	101	410
22	.54	2.70	5.40	13.50	32	106	408
23	.56	2.80	5.60	14.00	34	112	405
24	.58	2.90	5.80	14.50	37	118	403
25	.61	3.05	6.10	15.25	39	124	400
26	.63	3.15	6.30	15.75	42	130	398
27	.66	3.30	6.60	16.50	45	137	395
28	.69	3.45	6.90	17.25	48	144	392
29	.72	3.60	7.20	18.00	51	151	388
30	.75	3.75	7.50	18.75	54	158	385
31	.79	3.95	7.90	19.75	57	166	381
32	.82	4.10	8.20	20.50	60	174	377
33	.86	4.30	8.60	21.50	64	182	373
34	.90	4.50	9.00	22.50	67	190	368
35	.94	4.70	9.40	23.50	71	199	364
36	.99	4.95	9.90	24.75	74	208	359
37	1.04	5.20	10.40	26.00	78	217	353
38	1.09	5.45	10.90	27.25	82	226	348
39	1.14	5.70	11.40	28.50	86	235	342
40	1.20	6.00	12.00	30.00	90	245	335
41	1.26	6.30	12.60	31.50	95	255	328
42	1.32	6.60	13.20	33.00	100	266	321
43	1.38	6.90	13.80	34.50	105	276	314
44	1.46	7.30	14.60	36.50	110	287	306
45	1.52	7.60	15.20	38.00	115	297	297
46	1.60	8.00	16.00	40.00	121	308	288
47	1.68	8.40	16.80	42.00	126	319	279
48	1.77	8.85	17.70	44.25	132	331	269
49	1.86	9.30	18.60	46.50	138	342	258
50	1.95	9.75	19.50	48.75	144	354	246
51	2.05	10.25	20.50	51.25	150	367	234
52	2.16	10.80	21.60	54.00	156	379	220
53	2.28	11.40	22.80	57.00	163	392	206
54	2.40	12.00	24.00	60.00	169	404	191
55	2.51	12.55	25.10	62.75	175	417	175
56	2.65	13.25	26.50	66.25	181	430	158
57	2.79	13.95	27.90	69.75	188	443	140
58	2.94	14.70	29.40	73.50	195	457	120
59	3.11	15.55	31.10	77.75	202	470	99
60	3.24	16.20	32.40	81.00	209	483	77
61	3.44	17.20	34.40	86.00	217	495	53
62	3.66	18.30	36.60	91.50	225	507	27
63	3.91	19.55	39.10	97.75	233	519	0
64	4.18	20.90	41.80	104.50	241	531	0
65	4.48	22.40	44.80	112.00	251	543	NA
66	4.80	24.00	48.00	120.00	262	555	NA
67	5.15	25.75	51.50	128.75	274	566	NA
68	5.54	27.70	55.40	138.50	285	576	NA
69	5.95	29.75	59.50	148.75	296	586	NA
70	6.41	32.05	64.10	160.25	307	594	NA
71	6.91	34.55	69.10	172.75	317	602	NA
72	7.45	37.25	74.50	186.25	326	610	NA
73	8.04	40.20	80.40	201.00	335	619	NA
74	8.70	43.50	87.00	217.50	344	630	NA
75	9.42	47.10	94.20	235.50	353	645	NA
76	10.23	51.15	102.30	255.75	360	665	NA
77	11.12	55.60	111.20	278.00	367	697	NA
78	12.11	60.55	121.10	302.75	372	750	NA
79	13.20	66.00	132.00	330.00	376	840	NA
80	14.42	72.10	144.20	360.50	380	1000	NA

USBA Group Whole Life Insurance Coverage
Current Monthly Rates and Cash Values - Female Non-Smoker

Female Non-Smoker	Monthly Premium Per	Monthly Premium Per Specific Insurance Amounts				Cash Value Per \$1000		
		\$1,000	\$5,000	\$10,000	\$25,000	10 Yrs	20 Yrs	Age 65
18	.40	2.00	4.00	10.00	22	76	360	
19	.41	2.05	4.10	10.25	23	80	359	
20	.43	2.15	4.30	10.75	25	84	357	
21	.45	2.25	4.50	11.25	27	88	354	
22	.47	2.35	4.70	11.75	28	93	352	
23	.48	2.40	4.80	12.00	30	97	350	
24	.50	2.50	5.00	12.50	32	102	347	
25	.53	2.65	5.30	13.25	34	107	345	
26	.55	2.75	5.50	13.75	36	113	342	
27	.57	2.85	5.70	14.25	38	118	339	
28	.60	3.00	6.00	15.00	40	124	336	
29	.62	3.10	6.20	15.50	43	130	333	
30	.65	3.25	6.50	16.25	45	136	329	
31	.68	3.40	6.80	17.00	48	142	326	
32	.71	3.55	7.10	17.75	50	149	322	
33	.74	3.70	7.40	18.50	53	155	318	
34	.78	3.90	7.80	19.50	56	162	314	
35	.81	4.05	8.10	20.25	59	169	309	
36	.85	4.25	8.50	21.25	63	176	305	
37	.89	4.45	8.90	22.25	66	183	300	
38	.93	4.65	9.30	23.25	69	191	295	
39	.97	4.85	9.70	24.25	73	198	289	
40	1.01	5.05	10.10	25.25	77	206	283	
41	1.06	5.30	10.60	26.50	80	214	277	
42	1.11	5.55	11.10	27.75	84	222	271	
43	1.17	5.85	11.70	29.25	88	231	264	
44	1.22	6.10	12.20	30.50	92	240	256	
45	1.27	6.35	12.70	31.75	96	249	249	
46	1.34	6.70	13.40	33.50	100	258	240	
47	1.40	7.00	14.00	35.00	104	267	232	
48	1.47	7.35	14.70	36.75	108	277	222	
49	1.54	7.70	15.40	38.50	112	287	213	
50	1.61	8.05	16.10	40.25	116	298	202	
51	1.69	8.45	16.90	42.25	121	309	191	
52	1.78	8.90	17.80	44.50	126	320	180	
53	1.87	9.35	18.70	46.75	131	331	168	
54	1.97	9.85	19.70	49.25	136	343	155	
55	2.05	10.25	20.50	51.25	141	355	141	
56	2.16	10.80	21.60	54.00	147	368	127	
57	2.28	11.40	22.80	57.00	153	380	112	
58	2.40	12.00	24.00	60.00	160	393	96	
59	2.53	12.65	25.30	63.25	166	407	79	
60	2.66	13.30	26.60	66.50	173	421	61	
61	2.81	14.05	28.10	70.25	181	435	41	
62	2.97	14.85	29.70	74.25	188	448	21	
63	3.14	15.70	31.40	78.50	196	462	0	
64	3.32	16.60	33.20	83.00	203	475	0	
65	3.48	17.40	34.80	87.00	211	489	NA	
66	3.69	18.45	36.90	92.25	219	502	NA	
67	3.90	19.50	39.00	97.50	228	516	NA	
68	4.14	20.70	41.40	103.50	236	528	NA	
69	4.39	21.95	43.90	109.75	246	541	NA	
70	4.63	23.15	46.30	115.75	258	555	NA	
71	4.94	24.70	49.40	123.50	269	570	NA	
72	5.34	26.70	53.40	133.50	280	589	NA	
73	5.77	28.85	57.70	144.25	291	610	NA	
74	6.26	31.30	62.60	156.50	302	633	NA	
75	6.81	34.05	68.10	170.25	313	659	NA	
76	7.43	37.15	74.30	185.75	324	689	NA	
77	8.13	40.65	81.30	203.25	335	727	NA	
78	8.90	44.50	89.00	222.50	346	783	NA	
79	9.77	48.85	97.70	244.25	355	868	NA	
80	10.74	53.70	107.40	268.50	365	1000	NA	

**USBA Group Whole Life Insurance Coverage
Current Monthly Rates and Cash Values - Male Smoker**

Male Smoker	Monthly Premium Per	Monthly Premium Per Specific Insurance Amounts				Cash Value Per \$1000		
		\$1,000	\$5,000	\$10,000	\$25,000	10 Yrs	20 Yrs	Age 65
18	.65	3.25	6.50	16.25	34	111	466	
19	.65	3.25	6.50	16.25	36	116	464	
20	.65	3.25	6.50	16.25	38	122	461	
21	.68	3.40	6.80	17.00	40	128	459	
22	.70	3.50	7.00	17.50	43	135	456	
23	.73	3.65	7.30	18.25	45	141	453	
24	.76	3.80	7.60	19.00	48	148	450	
25	.79	3.95	7.90	19.75	51	155	447	
26	.83	4.15	8.30	20.75	55	162	444	
27	.87	4.35	8.70	21.75	58	169	440	
28	.90	4.50	9.00	22.50	62	176	437	
29	.95	4.75	9.50	23.75	65	184	433	
30	.99	4.95	9.90	24.75	69	192	429	
31	1.04	5.20	10.40	26.00	73	201	424	
32	1.09	5.45	10.90	27.25	77	209	420	
33	1.14	5.70	11.40	28.50	81	218	415	
34	1.20	6.00	12.00	30.00	85	226	409	
35	1.25	6.25	12.50	31.25	88	235	404	
36	1.32	6.60	13.20	33.00	92	244	398	
37	1.38	6.90	13.80	34.50	96	252	391	
38	1.45	7.25	14.50	36.25	100	261	385	
39	1.52	7.60	15.20	38.00	104	270	377	
40	1.59	7.95	15.90	39.75	109	279	370	
41	1.67	8.35	16.70	41.75	114	289	362	
42	1.76	8.80	17.60	44.00	119	298	353	
43	1.84	9.20	18.40	46.00	124	307	344	
44	1.94	9.70	19.40	48.50	129	316	335	
45	2.02	10.10	20.20	50.50	134	325	325	
46	2.12	10.60	21.20	53.00	139	334	314	
47	2.23	11.15	22.30	55.75	144	343	303	
48	2.34	11.70	23.40	58.50	150	352	292	
49	2.46	12.30	24.60	61.50	155	362	279	
50	2.56	12.80	25.60	64.00	160	372	265	
51	2.69	13.45	26.90	67.25	165	382	251	
52	2.84	14.20	28.40	71.00	170	392	235	
53	3.01	15.05	30.10	75.25	175	402	219	
54	3.20	16.00	32.00	80.00	179	412	202	
55	3.40	17.00	34.00	85.00	183	423	183	
56	3.62	18.10	36.20	90.50	188	434	164	
57	3.85	19.25	38.50	96.25	192	445	144	
58	4.10	20.50	41.00	102.50	197	457	122	
59	4.37	21.85	43.70	109.25	202	467	98	
60	4.66	23.30	46.60	116.50	207	478	73	
61	4.98	24.90	49.80	124.50	215	489	49	
62	5.32	26.60	53.20	133.00	224	501	24	
63	5.69	28.45	56.90	142.25	232	512	0	
64	6.09	30.45	60.90	152.25	242	523	0	
65	6.52	32.60	65.20	163.00	252	534	NA	
66	6.98	34.90	69.80	174.50	262	545	NA	
67	7.48	37.40	74.80	187.00	272	554	NA	
68	8.02	40.10	80.20	200.50	283	563	NA	
69	8.61	43.05	86.10	215.25	293	570	NA	
70	9.24	46.20	92.40	231.00	302	576	NA	
71	9.92	49.60	99.20	248.00	310	582	NA	
72	10.66	53.30	106.60	266.50	318	588	NA	
73	11.46	57.30	114.60	286.50	326	594	NA	
74	12.33	61.65	123.30	308.25	334	603	NA	
75	13.28	66.40	132.80	332.00	341	616	NA	
76	14.31	71.55	143.10	357.75	347	635	NA	
77	15.45	77.25	154.50	386.25	351	667	NA	
78	16.70	83.50	167.00	417.50	354	722	NA	
79	18.06	90.30	180.60	451.50	356	821	NA	
80	19.56	97.80	195.60	489.00	357	1000	NA	

USBA Group Whole Life Insurance Coverage
Current Monthly Rates and Cash Values - Female Smoker

Female Smoker	Monthly Premium Per	Monthly Premium Per Specific Insurance Amounts				Cash Value Per \$1000		
		\$1,000	\$5,000	\$10,000	\$25,000	10 Yrs	20 Yrs	Age 65
18	.47	2.35	4.70	11.75	33	103	428	
19	.49	2.45	4.90	12.25	34	108	426	
20	.51	2.55	5.10	12.75	36	113	423	
21	.53	2.65	5.30	13.25	39	118	421	
22	.55	2.75	5.50	13.75	41	124	418	
23	.57	2.85	5.70	14.25	43	130	415	
24	.60	3.00	6.00	15.00	46	136	412	
25	.62	3.10	6.20	15.50	48	142	409	
26	.65	3.25	6.50	16.25	51	149	406	
27	.68	3.40	6.80	17.00	53	155	402	
28	.71	3.55	7.10	17.75	56	162	398	
29	.74	3.70	7.40	18.50	59	169	394	
30	.77	3.85	7.70	19.25	62	176	390	
31	.81	4.05	8.10	20.25	65	184	386	
32	.84	4.20	8.40	21.00	69	191	381	
33	.88	4.40	8.80	22.00	72	198	376	
34	.92	4.60	9.20	23.00	76	206	371	
35	.96	4.80	9.60	24.00	80	213	366	
36	1.01	5.05	10.10	25.25	84	221	360	
37	1.06	5.30	10.60	26.50	88	228	354	
38	1.11	5.55	11.10	27.75	92	236	348	
39	1.16	5.80	11.60	29.00	96	243	341	
40	1.20	6.00	12.00	30.00	100	251	334	
41	1.26	6.30	12.60	31.50	104	259	326	
42	1.32	6.60	13.20	33.00	108	267	318	
43	1.38	6.90	13.80	34.50	112	275	310	
44	1.44	7.20	14.40	36.00	116	283	301	
45	1.50	7.50	15.00	37.50	120	291	291	
46	1.57	7.85	15.70	39.25	124	299	281	
47	1.64	8.20	16.40	41.00	127	308	270	
48	1.72	8.60	17.20	43.00	131	317	258	
49	1.80	9.00	18.00	45.00	135	326	246	
50	1.87	9.35	18.70	46.75	138	335	234	
51	1.97	9.85	19.70	49.25	142	344	220	
52	2.08	10.40	20.80	52.00	146	354	206	
53	2.20	11.00	22.00	55.00	151	363	192	
54	2.33	11.65	23.30	58.25	155	373	176	
55	2.46	12.30	24.60	61.50	160	382	160	
56	2.60	13.00	26.00	65.00	165	392	143	
57	2.74	13.70	27.40	68.50	170	403	125	
58	2.90	14.50	29.00	72.50	176	413	106	
59	3.07	15.35	30.70	76.75	182	423	86	
60	3.25	16.25	32.50	81.25	188	434	64	
61	3.44	17.20	34.40	86.00	194	445	42	
62	3.64	18.20	36.40	91.00	200	455	18	
63	3.86	19.30	38.60	96.50	206	464	0	
64	4.09	20.45	40.90	102.25	213	474	0	
65	4.36	21.80	43.60	109.00	221	483	NA	
66	4.65	23.25	46.50	116.25	229	493	NA	
67	4.96	24.80	49.60	124.00	237	502	NA	
68	5.31	26.55	53.10	132.75	245	510	NA	
69	5.69	28.45	56.90	142.25	254	518	NA	
70	6.12	30.60	61.20	153.00	262	525	NA	
71	6.59	32.95	65.90	164.75	271	535	NA	
72	7.11	35.55	71.10	177.75	278	550	NA	
73	7.68	38.40	76.80	192.00	285	569	NA	
74	8.31	41.55	83.10	207.75	291	591	NA	
75	9.01	45.05	90.10	225.25	297	616	NA	
76	9.79	48.95	97.90	244.75	303	647	NA	
77	10.66	53.30	106.60	266.50	308	687	NA	
78	11.63	58.15	116.30	290.75	313	749	NA	
79	12.69	63.45	126.90	317.25	315	846	NA	
80	13.87	69.35	138.70	346.75	318	1000	NA	

*All guarantees are backed by the claims-paying ability of the issuer.

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

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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.