



USBA Smart Value 10 Year Group Level Term Life Insurance Plan

Life insurance is all about making sure your family's financial future doesn't suffer without you. And the **USBA Smart Value 10 Year Group Level Term** plan is specifically designed to help provide you with an easy, affordable way to do just that.

Note: This plan is not currently available in New York.

FEATURES



First 10 Years - Although rates are not guaranteed, they are expected to remain level for first 10 years. It's an affordable monthly price based on your age, sex and smoking status.

Second 10 Years - At the end of your first 10-year term, you're guaranteed the right to renew your coverage for an additional 10-year term, as long as premiums are paid, the group policy is still in force and you're under age 65 at that time. 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 **Monthly Premium Rates** below for details.

Minimum/Maximum Coverage - You decide how much you need ... how much you can afford. As a Member or Associate Member, you may request USBA Smart Value 10-Year Group Level Term 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 is 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 an affordable price! To determine if you qualify, simply fill out and submit the Preferred Supplemental Application with the primary application.

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 Payment - 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.*

Living Benefit - Also called an accelerated death benefit, this can pay you 50% of your coverage in force, while you're living. To qualify, you must have at least \$50,000 of coverage in force, be under age 84, 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.

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 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.*

Conversion Privilege - You can convert your **USBA Smart Value 10 Level Term** coverage to an individual New York Life policy, regardless of health. *(Some restrictions apply – see Certificate for details)*

Beneficiary - Choose anyone you wish as the beneficiary of your **USBA Smart Value 10** coverage, and you may change your beneficiary at any time.

Coverage You Can Keep - USBA Smart Value 10 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.

Individual Certificate - These pages outline the principal provisions of the **USBA Smart Value 10 Year Group Level Term** Plan. Complete details are in Group Policies G-29246-0 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 life insurance.

Renewal Terms & Premium Rates - All coverage is provided under a group term life insurance policy. It provides level death benefits for 10 years. Coverage will continue until your 85th birthday 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 for the first 10 years, while not guaranteed, are designed to remain level. After each 10-year term, if you are under age 65, you are guaranteed the option to renew for another 10-year term, regardless of your health. Premiums increase at renewal and are not guaranteed.

Once you reach the first renewal period following age 65, 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

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.

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.

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.

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 AD&D Coverage

You can add \$40,000 of Accidental Death and Dismemberment (AD&D) to your USBA 10 Year Level Term Plan 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 USBA Smart Value 10 coverage for protecting my family?

A1. USBA's Smart Value 10 combines the benefits of affordable term coverage with rates that, although not guaranteed, are expected to remain level for a full 10 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 10-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 USBA Smart Value 10 protection?

A3. Yes. Insurance is available to USBA Members age 64 and under and can continue through age 84 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 Value 10 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 Value 10** coverage in force while you're still alive.

To qualify, you must have at least \$50,000 coverage in force, be under age 84, 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.

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 discount. Lower Preferred Rates are available to qualified USBA insureds, starting at \$100,000 of 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 sky-diving or scuba-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 at <http://www.usba.com/Help-Plans/SmartValue10-options.asp#SMV10-options> for more details.

Q8. Can I get separate USBA Smart Value 10 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 **USBA Smart Value 10** 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 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.)*

Q10. Will I be able to keep my USBA Smart Value 10 coverage if I leave the military or retire from federal employment?

A10. Yes. As long as you keep paying your premium and coverage is in force, 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 **USBA Smart Value 10** 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 10-year term are expected to remain level. Renewal rates for subsequent 10-year terms (available upon request), will be based on your then attained age, and coverage will be renewed regardless of your health. 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.

Smart Value 10 Monthly Premium Rate Tables

The following rates are current as of 2018.

USBA Smart Value 10 Year Group Level Term Life Current Monthly Rates - Male Preferred

Age	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$6.25	\$9.38	\$12.50	\$15.63
26	\$6.33	\$9.50	\$12.67	\$15.83
27	\$6.42	\$9.63	\$12.83	\$16.04
28	\$6.50	\$9.75	\$13.00	\$16.25
29	\$6.67	\$10.00	\$13.33	\$16.67
30	\$6.83	\$10.25	\$13.67	\$17.08
31	\$6.92	\$10.38	\$13.83	\$17.29
32	\$7.00	\$10.50	\$14.00	\$17.50
33	\$7.17	\$10.75	\$14.33	\$17.92
34	\$7.25	\$10.88	\$14.50	\$18.13
35	\$7.33	\$11.00	\$14.67	\$18.33
36	\$7.75	\$11.63	\$15.50	\$19.38
37	\$8.25	\$12.38	\$16.50	\$20.63
38	\$8.58	\$12.88	\$17.17	\$21.46
39	\$9.08	\$13.63	\$18.17	\$22.71
40	\$9.42	\$14.13	\$18.83	\$23.54
41	\$9.75	\$14.63	\$19.50	\$24.38
42	\$10.08	\$15.13	\$20.17	\$25.21
43	\$10.50	\$15.75	\$21.00	\$26.25
44	\$10.92	\$16.38	\$21.83	\$27.29
45	\$11.33	\$17.00	\$22.67	\$28.33
46	\$12.75	\$19.13	\$25.50	\$31.88
47	\$14.25	\$21.38	\$28.50	\$35.63
48	\$15.75	\$23.63	\$31.50	\$39.38
49	\$17.25	\$25.88	\$34.50	\$43.13
50	\$18.83	\$28.25	\$37.67	\$47.08
51	\$20.25	\$30.38	\$40.50	\$50.63
52	\$21.67	\$32.50	\$43.33	\$54.17
53	\$23.00	\$34.50	\$46.00	\$57.50
54	\$24.33	\$36.50	\$48.67	\$60.83
55	\$25.67	\$38.50	\$51.33	\$64.17
56	\$29.75	\$44.63	\$59.50	\$74.38
57	\$34.08	\$51.13	\$68.17	\$85.21
58	\$38.17	\$57.25	\$76.33	\$95.42
59	\$42.08	\$63.13	\$84.17	\$105.21
60	\$45.83	\$68.75	\$91.67	\$114.58
61	\$50.42	\$75.63	\$100.83	\$126.04
62	\$54.83	\$82.25	\$109.67	\$137.08
63	\$59.17	\$88.75	\$118.33	\$147.92
64	\$63.25	\$94.88	\$126.50	\$158.13

**USBA Smart Value 10 Year Group Level Term Life
Current Monthly Rates - Female Preferred**

Age	\$100,000	\$150,000	\$200,000	\$250,000
18-25	\$4.50	\$6.75	\$9.00	\$11.25
26	\$4.58	\$6.88	\$9.17	\$11.46
27	\$4.67	\$7.00	\$9.33	\$11.67
28	\$4.75	\$7.13	\$9.50	\$11.88
29	\$4.92	\$7.38	\$9.83	\$12.29
30	\$5.08	\$7.63	\$10.17	\$12.71
31	\$5.33	\$8.00	\$10.67	\$13.33
32	\$5.50	\$8.25	\$11.00	\$13.75
33	\$5.67	\$8.50	\$11.33	\$14.17
34	\$5.83	\$8.75	\$11.67	\$14.58
35	\$6.08	\$9.13	\$12.17	\$15.21
36	\$6.17	\$9.25	\$12.33	\$15.42
37	\$6.42	\$9.63	\$12.83	\$16.04
38	\$6.67	\$10.00	\$13.33	\$16.67
39	\$7.17	\$10.75	\$14.33	\$17.92
40	\$7.58	\$11.38	\$15.17	\$18.96
41	\$8.17	\$12.25	\$16.33	\$20.42
42	\$8.83	\$13.25	\$17.67	\$22.08
43	\$9.17	\$13.75	\$18.33	\$22.92
44	\$9.92	\$14.88	\$19.83	\$24.79
45	\$10.33	\$15.50	\$20.67	\$25.83
46	\$11.08	\$16.63	\$22.17	\$27.71
47	\$12.08	\$18.13	\$24.17	\$30.21
48	\$13.00	\$19.50	\$26.00	\$32.50
49	\$13.75	\$20.63	\$27.50	\$34.38
50	\$14.92	\$22.38	\$29.83	\$37.29
51	\$15.83	\$23.75	\$31.67	\$39.58
52	\$16.92	\$25.38	\$33.83	\$42.29
53	\$17.75	\$26.63	\$35.50	\$44.38
54	\$18.58	\$27.88	\$37.17	\$46.46
55	\$19.00	\$28.50	\$38.00	\$47.50
56	\$20.25	\$30.38	\$40.50	\$50.63
57	\$20.92	\$31.38	\$41.83	\$52.29
58	\$21.75	\$32.63	\$43.50	\$54.38
59	\$22.33	\$33.50	\$44.67	\$55.83
60	\$23.58	\$35.38	\$47.17	\$58.96
61	\$25.25	\$37.88	\$50.50	\$63.13
62	\$27.42	\$41.13	\$54.83	\$68.54
63	\$30.17	\$45.25	\$60.33	\$75.42
64	\$33.58	\$50.38	\$67.17	\$83.96

**USBA Smart Value 10 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	\$1.90	\$3.79	\$7.58	\$11.38	\$15.17
26	\$1.92	\$3.83	\$7.67	\$11.50	\$15.33
27	\$1.96	\$3.92	\$7.83	\$11.75	\$15.67
28	\$1.98	\$3.96	\$7.92	\$11.88	\$15.83
29	\$2.02	\$4.04	\$8.08	\$12.13	\$16.17
30	\$2.04	\$4.08	\$8.17	\$12.25	\$16.33
31	\$2.13	\$4.25	\$8.50	\$12.75	\$17.00
32	\$2.21	\$4.42	\$8.83	\$13.25	\$17.67
33	\$2.29	\$4.58	\$9.17	\$13.75	\$18.33
34	\$2.31	\$4.63	\$9.25	\$13.88	\$18.50
35	\$2.33	\$4.67	\$9.33	\$14.00	\$18.67
36	\$2.52	\$5.04	\$10.08	\$15.13	\$20.17
37	\$2.75	\$5.50	\$11.00	\$16.50	\$22.00
38	\$2.96	\$5.92	\$11.83	\$17.75	\$23.67
39	\$3.21	\$6.42	\$12.83	\$19.25	\$25.67
40	\$3.35	\$6.71	\$13.42	\$20.13	\$26.83
41	\$3.46	\$6.92	\$13.83	\$20.75	\$27.67
42	\$3.58	\$7.17	\$14.33	\$21.50	\$28.67
43	\$3.69	\$7.38	\$14.75	\$22.13	\$29.50
44	\$3.81	\$7.63	\$15.25	\$22.88	\$30.50
45	\$3.96	\$7.92	\$15.83	\$23.75	\$31.67
46	\$4.42	\$8.83	\$17.67	\$26.50	\$35.33
47	\$4.88	\$9.75	\$19.50	\$29.25	\$39.00
48	\$5.40	\$10.79	\$21.58	\$32.38	\$43.17
49	\$5.90	\$11.79	\$23.58	\$35.38	\$47.17
50	\$6.40	\$12.79	\$25.58	\$38.38	\$51.17
51	\$6.83	\$13.67	\$27.33	\$41.00	\$54.67
52	\$7.27	\$14.54	\$29.08	\$43.63	\$58.17
53	\$7.67	\$15.33	\$30.67	\$46.00	\$61.33
54	\$8.08	\$16.17	\$32.33	\$48.50	\$64.67
55	\$8.46	\$16.92	\$33.83	\$50.75	\$67.67
56	\$9.71	\$19.42	\$38.83	\$58.25	\$77.67
57	\$10.90	\$21.79	\$43.58	\$65.38	\$87.17
58	\$12.04	\$24.08	\$48.17	\$72.25	\$96.33
59	\$13.21	\$26.42	\$52.83	\$79.25	\$105.67
60	\$14.35	\$28.71	\$57.42	\$86.13	\$114.83
61	\$16.69	\$33.38	\$66.75	\$100.13	\$133.50
62	\$19.08	\$38.17	\$76.33	\$114.50	\$152.67
63	\$21.48	\$42.96	\$85.92	\$128.88	\$171.83
64	\$23.67	\$47.33	\$94.67	\$142.00	\$189.33

**USBA Smart Value 10 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	\$1.27	\$2.54	\$5.08	\$7.63	\$10.17
26	\$1.31	\$2.63	\$5.25	\$7.88	\$10.50
27	\$1.33	\$2.67	\$5.33	\$8.00	\$10.67
28	\$1.38	\$2.75	\$5.50	\$8.25	\$11.00
29	\$1.42	\$2.83	\$5.67	\$8.50	\$11.33
30	\$1.44	\$2.88	\$5.75	\$8.63	\$11.50
31	\$1.54	\$3.08	\$6.17	\$9.25	\$12.33
32	\$1.67	\$3.33	\$6.67	\$10.00	\$13.33
33	\$1.77	\$3.54	\$7.08	\$10.63	\$14.17
34	\$1.88	\$3.75	\$7.50	\$11.25	\$15.00
35	\$1.96	\$3.92	\$7.83	\$11.75	\$15.67
36	\$2.04	\$4.08	\$8.17	\$12.25	\$16.33
37	\$2.15	\$4.29	\$8.58	\$12.88	\$17.17
38	\$2.25	\$4.50	\$9.00	\$13.50	\$18.00
39	\$2.35	\$4.71	\$9.42	\$14.13	\$18.83
40	\$2.48	\$4.96	\$9.92	\$14.88	\$19.83
41	\$2.63	\$5.25	\$10.50	\$15.75	\$21.00
42	\$2.81	\$5.63	\$11.25	\$16.88	\$22.50
43	\$2.98	\$5.96	\$11.92	\$17.88	\$23.83
44	\$3.17	\$6.33	\$12.67	\$19.00	\$25.33
45	\$3.40	\$6.79	\$13.58	\$20.38	\$27.17
46	\$3.60	\$7.21	\$14.42	\$21.63	\$28.83
47	\$3.83	\$7.67	\$15.33	\$23.00	\$30.67
48	\$4.00	\$8.00	\$16.00	\$24.00	\$32.00
49	\$4.29	\$8.58	\$17.17	\$25.75	\$34.33
50	\$4.50	\$9.00	\$18.00	\$27.00	\$36.00
51	\$4.85	\$9.71	\$19.42	\$29.13	\$38.83
52	\$5.27	\$10.54	\$21.08	\$31.63	\$42.17
53	\$5.71	\$11.42	\$22.83	\$34.25	\$45.67
54	\$6.00	\$12.00	\$24.00	\$36.00	\$48.00
55	\$6.17	\$12.33	\$24.67	\$37.00	\$49.33
56	\$6.58	\$13.17	\$26.33	\$39.50	\$52.67
57	\$6.88	\$13.75	\$27.50	\$41.25	\$55.00
58	\$7.10	\$14.21	\$28.42	\$42.63	\$56.83
59	\$7.42	\$14.83	\$29.67	\$44.50	\$59.33
60	\$7.88	\$15.75	\$31.50	\$47.25	\$63.00
61	\$9.35	\$18.71	\$37.42	\$56.13	\$74.83
62	\$10.50	\$21.00	\$42.00	\$63.00	\$84.00
63	\$11.73	\$23.46	\$46.92	\$70.38	\$93.83
64	\$13.13	\$26.25	\$52.50	\$78.75	\$105.00

**USBA Smart Value 10 Year Group Level Term Life
Current Monthly Rates - *Male Tobacco User***

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
18-23	\$3.60	\$7.21	\$14.42	\$21.63	\$28.38
24	\$3.65	\$7.29	\$14.58	\$21.88	\$29.17
25	\$3.65	\$7.29	\$14.58	\$21.88	\$29.17
26	\$3.69	\$7.38	\$14.75	\$22.13	\$29.50
27	\$3.69	\$7.38	\$14.75	\$22.13	\$29.50
28	\$3.69	\$7.38	\$14.75	\$22.13	\$29.50
29	\$3.69	\$7.38	\$14.75	\$22.13	\$29.50
30	\$3.77	\$7.54	\$15.08	\$22.63	\$30.17
31	\$3.79	\$7.58	\$15.17	\$22.75	\$30.33
32	\$3.88	\$7.75	\$15.50	\$23.25	\$31.00
33	\$3.92	\$7.83	\$15.67	\$23.50	\$31.33
34	\$3.96	\$7.92	\$15.83	\$23.75	\$31.67
35	\$4.04	\$8.08	\$16.17	\$24.25	\$32.33
36	\$4.52	\$9.04	\$18.08	\$27.13	\$36.17
37	\$5.02	\$10.04	\$20.08	\$30.13	\$40.17
38	\$5.48	\$10.96	\$21.92	\$32.88	\$43.83
39	\$6.04	\$12.08	\$24.17	\$36.25	\$48.33
40	\$6.56	\$13.13	\$26.25	\$39.38	\$52.50
41	\$7.13	\$14.25	\$28.50	\$42.75	\$57.00
42	\$7.69	\$15.38	\$30.75	\$46.13	\$61.50
43	\$8.27	\$16.54	\$33.08	\$49.63	\$66.17
44	\$8.88	\$17.75	\$35.50	\$53.25	\$71.00
45	\$9.42	\$18.83	\$37.67	\$56.50	\$75.33
46	\$10.60	\$21.21	\$42.42	\$63.63	\$84.83
47	\$11.81	\$23.63	\$47.25	\$70.88	\$94.50
48	\$12.96	\$25.92	\$51.83	\$77.75	\$103.67
49	\$14.10	\$28.21	\$56.42	\$84.63	\$112.83
50	\$15.23	\$30.46	\$60.92	\$91.38	\$121.83
51	\$16.31	\$32.63	\$65.25	\$97.88	\$130.50
52	\$17.35	\$34.71	\$69.42	\$104.13	\$138.83
53	\$18.38	\$36.75	\$73.50	\$110.25	\$147.00
54	\$19.40	\$38.79	\$77.58	\$116.38	\$155.17
55	\$20.40	\$40.79	\$81.58	\$122.38	\$163.17
56	\$22.77	\$45.54	\$91.08	\$136.63	\$182.17
57	\$25.15	\$50.29	\$100.58	\$150.88	\$201.17
58	\$27.46	\$54.92	\$109.83	\$164.75	\$219.67
59	\$29.77	\$59.54	\$119.08	\$178.63	\$238.17
60	\$32.04	\$64.08	\$128.17	\$192.25	\$256.33
61	\$34.27	\$68.54	\$137.08	\$205.63	\$274.17
62	\$36.71	\$73.42	\$146.83	\$220.25	\$293.67
63	\$39.75	\$79.50	\$159.00	\$238.50	\$318.00
64	\$43.42	\$86.83	\$173.67	\$260.50	\$347.33

USBA Smart Value 10 Year Group Level Term Life
Current Monthly Rates - Female Tobacco User

Age	\$25,000	\$50,000	\$100,000	\$150,000	\$200,000
18-25	\$2.52	\$5.04	\$10.08	\$15.13	\$20.17
26	\$2.56	\$5.13	\$10.25	\$15.38	\$20.50
27	\$2.69	\$5.38	\$10.75	\$16.13	\$21.50
28	\$2.77	\$5.54	\$11.08	\$16.63	\$22.17
29	\$2.85	\$5.71	\$11.42	\$17.13	\$22.83
30	\$2.96	\$5.92	\$11.83	\$17.75	\$23.67
31	\$3.06	\$6.13	\$12.25	\$18.38	\$24.50
32	\$3.10	\$6.21	\$12.42	\$18.63	\$24.83
33	\$3.21	\$6.42	\$12.83	\$19.25	\$25.67
34	\$3.21	\$6.42	\$12.83	\$19.25	\$25.67
35	\$3.29	\$6.58	\$13.17	\$19.75	\$26.33
36	\$3.60	\$7.21	\$14.42	\$21.63	\$28.83
37	\$3.98	\$7.92	\$15.83	\$23.75	\$31.67
38	\$4.31	\$8.63	\$17.25	\$26.88	\$34.50
39	\$4.73	\$9.46	\$18.92	\$28.38	\$37.83
40	\$5.06	\$10.13	\$20.25	\$30.38	\$40.50
41	\$5.44	\$10.88	\$21.75	\$32.83	\$43.50
42	\$5.81	\$11.63	\$23.25	\$34.88	\$46.50
43	\$6.21	\$12.42	\$24.83	\$37.25	\$49.67
44	\$6.58	\$13.17	\$26.33	\$39.50	\$52.67
45	\$6.98	\$13.96	\$27.92	\$41.88	\$55.83
46	\$7.63	\$15.25	\$30.50	\$45.75	\$61.00
47	\$8.27	\$16.54	\$33.08	\$49.63	\$66.17
48	\$8.94	\$17.88	\$35.75	\$53.63	\$71.50
49	\$9.58	\$19.17	\$38.33	\$57.50	\$76.67
50	\$10.23	\$20.46	\$40.92	\$61.38	\$81.83
51	\$10.94	\$21.88	\$43.75	\$65.63	\$87.50
52	\$11.67	\$23.33	\$46.67	\$70.00	\$93.33
53	\$12.42	\$24.83	\$49.67	\$74.50	\$98.33
54	\$13.08	\$26.17	\$52.33	\$78.50	\$104.67
55	\$13.67	\$27.33	\$54.67	\$82.00	\$109.33
56	\$14.31	\$28.63	\$57.25	\$85.88	\$114.50
57	\$14.73	\$29.46	\$58.92	\$88.38	\$117.83
58	\$15.15	\$30.29	\$60.58	\$90.88	\$121.17
59	\$15.75	\$31.50	\$63.00	\$94.50	\$126.00
60	\$16.60	\$33.21	\$66.42	\$99.63	\$132.83
61	\$17.79	\$35.58	\$71.17	\$106.75	\$142.33
62	\$19.19	\$38.38	\$76.75	\$115.13	\$153.50
63	\$20.81	\$41.63	\$83.25	\$124.88	\$166.50
64	\$22.63	\$45.25	\$90.50	\$135.75	\$181.00

These are the current **USBA Smart Value 10 Year Group Level Term Life** policy premiums. Rates are monthly and are based upon your age, sex, and smoking status or tobacco-use. (*Preferred Risk qualifications require that you're a non-tobacco user and that you purchase \$100,000 minimum coverage amount. See the Plan description for further details on Preferred Rate Qualifications.) Premiums for the first 10-year term, although not guaranteed, are expected to remain level. Renewal rates for subsequent 10-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 Value 10 Year Group Level Term Life plan**, call **(800) 368-7021** or visit our website at <http://www.usba.com/SmartValue10.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.