



# Senior Group Whole Life Insurance

## Life Insurance With Guaranteed Rates And Benefits.

### Features

#### Level premium and benefit for life\*

With Senior Group Whole Life Insurance your premium rate is guaranteed, and your benefit will never change, regardless of your age, health, or employment status, provided your premiums are paid when due.

#### Customized coverage amount

Apply for the amount of coverage that's right for you. Coverage is available from \$5,000 to \$50,000, in \$1,000 increments.

Note: Senior Group Whole Life Insurance is not available in the state of Washington. The overall maximum coverage for each Member/Associate Member is \$650,000 under all USBA-sponsored Group Life Insurance Policies.

#### Emergency payment

Your spouse beneficiary may qualify for an immediate emergency payment of up to \$15,000 once USBA® is notified of your death. Some restrictions may apply. Please contact USBA for details.

#### Lifetime coverage guarantee

Provided you continue paying your premiums when due, neither USBA nor New York Life can ever cancel your coverage, regardless of your health condition.

#### Paid-Up Insurance

While Senior Group Whole Life Insurance accrues cash value, it cannot be surrendered for the accumulated cash value. Instead, any accrued cash value may be used to purchase paid-up life insurance. This conversion reduces the face amount and eliminates the need for any additional premium payments. Complete details can be found in your Certificate of Insurance.

#### 30-Day free look

Once your application has been approved, you'll be issued a Certificate of Insurance. If you are not completely satisfied with the provisions of your Certificate, you can return it within 30 days, without claim, for a prompt, full refund.

\* Guarantees are based on claims-paying ability of the issuer. If you live outside the U.S. and are not at an APO/FPO address, you must be a U.S. citizen.  
Note: Residents of Washington are not able to apply for the Senior Group Whole Life policy.

## Other Policy Provisions

### Rates

Your monthly premium will be based on your age, gender and smoking status. To qualify for non-tobacco rates, you must not have used tobacco or nicotine in any form, including nicotine patches, gum or electronic cigarettes, in the last 24 months.

### Individual Certificate

These pages outline the principal provisions of the USBA Senior Group Whole Life Insurance. Complete details can be found in Group Policy G-10648-0 delivered to USBA at its headquarters in Overland Park, KS, by New York Life Insurance Company. Each insured Member/Associate Member will receive a Certificate that summarizes policy provisions affecting his or her life insurance.

### Coverage limits

When considering your whole life policy amount, be sure to factor in any other USBA-sponsored Group Life Insurance Policies you have, because you can have up to \$650,000 in total coverage with USBA.

### Beneficiary

You'll be prompted to name a beneficiary for your life insurance policy. You can change your beneficiary at any time.

### No war exclusion

Unlike other policies, USBA's life insurance pays a benefit for a combat-related death.

### Full coverage for pilots and crew members

USBA's Senior Group Whole Life policy insures pilots and crew members with no reduction in death benefit.

### Area of armed conflict limitation

If your death results from hostilities in an "area of armed conflict," the aggregate maximum benefit payable under all USBA group life policies will be limited to \$100,000. Please contact USBA for a list of the geographic areas currently designated as an "area of armed conflict." See your Certificate of Insurance for more details on this limitation.

Note: 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.

### Effective date of coverage

All coverage is subject to USBA eligibility and underwriting approval by New York Life Insurance Company. If we can provide the coverage you requested, it will take effect on the approval date specified, provided the premium has been paid. Insured Member or Insured Spouse must also be performing your normal activities on the date of approval. Payment of premium does not mean coverage is in force before the effective date specified by New York Life Insurance Company.

If we cannot provide the coverage you request, we will tell you why we can't. If you believe our information is inaccurate, you will be given a chance to correct or complete the information in our files. Generally, upon written request, medical record information will be given either directly to the proposed insured or to a medical professional designated by the proposed insured.

## No interim liability

New York Life is not liable for requested, initial, increased, restored, or exchanged insurance on any person while a request for such insurance is being processed, even if New York Life has accepted a remittance for such requested insurance. New York Life will not be liable for such insurance if the request is not formally approved and will return any such premium remittance.

## FAQ

### **Q. Is there an age limit on eligibility for USBA Senior Group Whole Life protection?**

**A.** Yes. This insurance is available to those ages 72 through 80 (not available in the state of Washington) and continues as long as you live, provided premiums are paid when due.

### **Q. Can my spouse apply for Senior coverage?**

**A.** Yes. A Member's spouse, ages 72 through 80, can request Senior Group Whole Life as an Associate Member of USBA.

Note: An Associate Member is an eligible spouse who is qualified for USBA Membership.

### **Q. Can Senior Group Whole Life insurance be converted to a policy that requires no further premium payments?**

**A.** Yes, Senior Group Whole Life insurance can be converted to a Paid-Up Insurance policy after being in force for at least one year. This conversion reduces the face amount and eliminates the need for any additional premium payments.

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

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

### **Q. Can the amount of coverage ever be decreased because of age or poor health?**

**A.** No. The coverage amount you choose will remain the same regardless of your age or health.

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

**A.** Yes. Unlike other policies, USBA's life insurance pays a benefit for combat-related death.

### **Q. How much coverage is available?**

**A.** You may request USBA Senior Group Whole Life coverage in amounts from \$5,000 to \$50,000 (in \$1,000 increments).

Note: The overall maximum coverage for each Member/Associate Member is \$650,000 under all USBA-sponsored Group Life Insurance Policies.

## CURRENT MONTHLY PREMIUM RATES

Rates are based on the insured's smoking status or tobacco-use, gender 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 gum or electronic cigarettes, in the last 24 months.

Contact a USBA Product Specialist at 877-297-9235 for premium rates for coverage amounts not shown.

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

The following rates are current as of 2025.

### Senior Group Whole Life



Male Non-Smoker	Monthly Premium Per Specific Insurance Amounts				
AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
72	\$84.10	\$168.20	\$252.30	\$336.40	\$420.50
73	87.10	174.20	261.30	348.40	435.50
74	90.30	180.60	270.90	361.20	451.50
75	93.60	187.20	280.80	374.40	468.00
76	99.20	198.40	297.60	396.80	496.00
77	105.10	210.20	315.30	420.40	525.50
78	111.40	222.80	334.20	445.60	557.00
79	118.10	236.20	354.30	472.40	590.50
80	125.20	250.40	375.60	500.80	626.00

### Senior Group Whole Life



Female Non-Smoker	Monthly Premium Per Specific Insurance Amounts				
AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
72	\$61.40	\$122.80	\$184.20	\$245.60	\$307.00
73	66.40	132.80	199.20	265.60	332.00
74	72.00	144.00	216.00	288.00	360.00
75	78.40	156.80	235.20	313.60	392.00
76	83.10	166.20	249.30	332.40	415.50
77	88.00	176.00	264.00	352.00	440.00
78	93.30	186.60	279.90	373.20	466.50
79	98.90	197.80	296.70	395.60	494.50
80	104.80	209.60	314.40	419.20	524.00

### Senior Group Whole Life



Male Smoker	Monthly Premium Per Specific Insurance Amounts				
AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
72	\$122.60	\$245.20	\$367.80	\$490.40	\$613.00
73	131.70	263.40	395.10	526.80	658.50
74	141.70	283.40	425.10	566.80	708.50
75	152.70	305.40	458.10	610.80	763.50
76	161.80	323.60	485.40	647.20	809.00
77	171.50	343.00	514.50	686.00	857.50
78	181.80	363.60	545.40	727.20	909.00
79	192.70	385.40	578.10	770.80	963.50
80	204.30	408.60	612.90	817.20	1021.50

### Senior Group Whole Life



Female Smoker	Monthly Premium Per Specific Insurance Amounts				
AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
72	\$81.80	\$163.60	\$245.40	\$327.20	\$409.00
73	88.30	176.60	264.90	353.20	441.50
74	95.60	191.20	286.80	382.40	478.00
75	102.60	205.20	307.80	410.40	513.00
76	108.70	217.40	326.10	434.80	543.50
77	115.30	230.60	345.90	461.20	576.50
78	122.20	244.40	366.60	488.80	611.00
79	129.50	259.00	388.50	518.00	647.50
80	137.30	274.60	411.90	549.20	686.50

To apply online or download an application for our Senior Group Whole Life Insurance Policy, contact a USBA Product Specialist at 877-297-9235 M-F 9:00 a.m. to 4:00 p.m Central time or visit our website here.



## The Group Insurance Policyholder

USBA is a nonprofit association that provides a family of life insurance and other products and services to military personnel, Federal employees, National Guard and Reserve members, Veterans and their families with the highest ethical standards of conduct and service.

## How to contact USBA

Let us help you find an answer to your question. Please call or email a USBA Product Specialist. If it's outside our hours of business, we will get back with you the next business day.

- Phone: 877-297-9235 Monday through Friday, 9:00 a.m. to 4:00 p.m. Central time
- Email: [webmaster@usba.com](mailto:webmaster@usba.com)
- Social Media: (click to follow)



New York Life Insurance Company  
51 Madison Avenue  
New York, NY 10010  
On policy form GMR

## The Company Behind the Policy

All USBA Group life insurance policies are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010 on Policy Form GMR. New York Life has received the highest financial strength ratings currently awarded to any U.S. life insurer by Standard & Poor's (AA+); A.M. Best (A++); Moody's (Aaa); and Fitch (AAA). Source: Individual Third-Party Ratings Reports as of 10/04/2024.

This information is only a brief description of the principal provisions and features of the Policy. The complete terms and conditions are set forth in the group policy G-10648-0 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 Policy.

### **Arkansas Residents**

USBA's Arkansas Insurance License Number is 100107571.

### **California Residents**

USBA's California Insurance License Number is 0H99339.

### **Puerto Rico Residents**

Please send your application and premium payment directly to:

Global Insurance Agency, Inc.  
P.O. Box 9023919  
San Juan, PR 00902-3919

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