

Air Transport Division



TRANSPORT WORKERS UNION OF AMERICA

Affiliated with American Federation of Labor Congress of Industrial Organization

Administrator: Union Benefit Planners ~ 100 Matawan Road - Suite 200 Matawan, NJ 07747 - (888)-602-6628

August 3, 2010

Dear TWU-ATD Member,

We are proud to announce the new ATD-sponsored Group Term Life Insurance Plan underwritten by The United States Life Insurance Company in the City of New York (United States Life), a highly rated insurance company.

We diligently searched for a new Group Term Life Insurance product for our members and selected United States Life due to their strong financial rating, impeccable reputation, and their competitive premium rates.

This new plan is available to all active ATD members, their spouses and children. The rates, which are guaranteed until January 1, 2012, are very competitive. For example: a 44 year old member can purchase **\$100,000** of coverage for **\$9.02** per month!

The ATD encourages each member to participate in this **Union-sponsored plan**. Since premium rates are based on participation levels and plan experience, it is extremely important to our entire membership – both active and retired – for ATD members to support this plan.

Fraternally,

Garry Drummond
ATD Director

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