



ATD-SPONSORED GROUP TERM LIFE INSURANCE PLAN
ECONOMICAL INSURANCE PROTECTION FOR YOUR LOVED ONES



The new ATD-sponsored Group Term Life Insurance Plan is underwritten by The United States Life Insurance Company in the City of New York (United States Life) ². This new plan is available to all active ATD members in good standing, their lawful spouse under age 65, and eligible dependent children at least over 14 days and under age 25 (subject to state variations).

The following are just some of the features and benefits of the Group Term Life Insurance Plan:

- Coverage amounts for members available from **\$10,000 to \$250,000** (in \$10,000 increments) with no salary requirement
- Spouses are eligible for amounts from \$5,000 to \$125,000 (in \$5,000 increments) but not to exceed 50% of the member's coverage amount
- Dependent children are eligible for \$2,500, \$5,000, \$7,500 or \$10,000, but not to exceed 50% of the member's coverage amount
- **Rate Guarantee:** premiums are guaranteed until 1/1/2012
- **Waiver of Premium Provision:** life insurance will continue without premium payment if you or your spouse become totally disabled, prior to age 60, for six months or longer ²
- **Terminal Illness Provision:** collect 60% of your life insurance amount (less the discount) if you or your insured spouse is diagnosed with a terminal illness that will result in death within 12 months and not expected to recover. ²
- Convenient **payroll deduction** of policy premium
- **Extremely competitive rates** - compare & save!!

Age	Under 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Cost per \$1,000	\$.03	\$.04	\$.05	\$.05	\$.09	\$.15	\$.22	\$.40	\$.61	\$1.09

Please complete and mail the enclosed reply card to request an application and additional information regarding the ATD-sponsored Group Term Life Insurance Plan. Or, if you prefer, you may call the Plan Administrator at **888-602-6628**. Representatives are available Monday through Friday from 9:00 am to 7:00 pm and on Saturday from 10:00 am to 3:00 pm.

Sincerely,

Stephen E. DeBiasi
 Union Benefit Planners

Please see reverse side of this letter for a brief summary of some of the terms and conditions of the Group Policy.

¹ This plan is underwritten by The United States Life Insurance Company in the City of New York. The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility. The most prominent independent rating agencies continue to recognize The United States Life Insurance Company in the City of New York in terms of insurer financial strength. For current financial insurer strength ratings, please consult the Web site at www.americangeneral.com/ratings.

² Limitations and exclusions apply. Please consult your Certificate of Insurance for complete details.

1. REDUCTION FORMULA

On the policy anniversary date coinciding with or next following the date you attain the below ages, your amount of insurance will be limited to the following stated percentages or flat amount:

Attained Age	Percentage
65	65% of the amount in effect on the day before you attained age 65
70	50% of the amount in effect on the day before you attained age 65
75	25% of the amount in effect on the day before you attained age 65
80	The lesser of \$10,000 or 25% of the amount in effect on the day before he attained age 65

2. ACTIVELY AT WORK REQUIREMENT FOR MEMBERS

You must be actively at work on the date your insurance is to take effect. If you are not, such insurance will take effect on the day you resume such work.

The date insurance is to take effect might not be a scheduled workday. If so, you will be considered actively at work on such date if you were actively at work on your last scheduled workday.

3. ABILITY REQUIREMENT – APPLICABLE TO SPOUSES ONLY

You, if not actively at work on the date your insurance is to take effect, must be able to perform the normal activities of a person of like age and sex, with like occupation or retired status on the date your insurance is to take effect. If you are not such insurance will take effect on the day you resume such activities.

4. OUT OF HOSPITAL REQUIREMENT for children

The dependent might be hospitalized on the date his insurance is to take effect. If so, insurance will take effect on the day after he is discharged.

5. DATE INSURANCE ENDS

Your insurance will end at the earliest of:

1. the date the group policy ends at the option of the United States Life or the Policyholder;
2. the date insurance ends for your class;
3. the end of the period for which the last premium has been paid for you;
4. the date you cease to be a member (as defined on page DEF); or
5. the date you request, in writing within 30 days, that your insurance will be terminated.

6. DATE DEPENDENTS' INSURANCE ENDS

A dependent's insurance will end at the earliest of:

1. the date your insurance ends under the policy;
2. the date the group policy is changed to end dependent's life insurance;
3. the date the person ceases to be a dependent; or
4. the end of the period for which the last premium has been paid for the dependent.

7. WAIVER OF PREMIUM WILL END ON THE DATE:

1. total disability ends;
2. proof of total disability is not given by you when due;
3. you are not examined when required; or
4. you attain age 65.

8. EXCLUSIONS AND LIMITATION

If a person's age, sex or any other data is misstated, the correct data will be used to determine if insurance is in force. If insurance is in force, the premium and/or benefits will be adjusted according to the facts. If a person commits suicide within 2 years from the date his insurance takes effect, United States Life's liability will be limited to the premiums paid, plus interest.

Accelerated death benefits (terminal illness) are not payable if the insured person has made an absolute assignment of his life insurance under the group policy, all or part of the insured person's life insurance under the group is to be paid to his child(ren) or former spouse as part of a court approved divorce agreement, it does not receive written consent by any irrevocable beneficiary or the terminal illness is a result of intentional self-inflicted injury or attempted suicide. Receipt of Accelerated death benefits may be taxable. Consult your personal tax advisor for specific details.

This summary is a brief description of benefits only and is subject to the terms, conditions, exclusions and limitations of Group Policy No. G-610,328, Form No. G-19000. Coverage may vary or may not be available in all states.

¹ This plan is underwritten by The United States Life Insurance Company in the City of New York. The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility. The most prominent independent rating agencies continue to recognize The United States Life Insurance Company in the City of New York in terms of insurer financial strength. For current financial insurer strength ratings, please consult the Web site at www.americangeneral.com/ratings.

² Limitations and exclusions apply. Please consult your Certificate of Insurance for complete details.