



PO BOX 20787, ATLANTA, GA 30320

TELEPHONE (404) 767-7501 ext 222  
 (800) 241-6103 ext 222  
 FAX (404) 761-8326

www.HarveyWatt.com  
[pilot@harveywatt.com](mailto:pilot@harveywatt.com)

## Why purchase the USAPA 10 Year Level Term Life Insurance

- Significantly less expensive than other plans available to you
- No exclusions except suicide which is only and exclusion during the first two years
- Purchase higher limits for both pilot and spouse
- Portable policy which will deliver the same rates and benefits whether the insured is working for US Airways, disabled or with another company – Prudential plan requires pilots to change to a personal policy which could have substantially higher rates and exclusions
- Pilots and spouses can keep the full coverage to age 65 regardless of employment status.
- Spouse can purchase the insurance even if the pilot does not
- After enrollment until age 65: never be required to answer additional health questions and group rates

### Harvey Watt USAPA Plan vs Company Supplemental Plan

Savings Comparison:

West:

Age	Coverage Amt	Cost
40-44 (5 yrs)	\$500,000	\$4,740
45-49 (5yrs)	\$500,000	\$6,120
		<u>10yr cost = \$10,860</u>

East:

Age	Cov	Cost
40-49	\$500,000	10yr cost = \$4,860

HWW 10 Yr

40-49	\$500,000	<b>Non-Smoker</b> 10yr cost = \$3,252
-------	-----------	---------------------------------------

**Savings of \$7,608 over West Policy**

**Savings of \$1,608 over East Policy**

\*\*\*\*\*

West:

Age	Coverage Amt	Cost
50-54 (5 yrs)	\$500,000	\$8,130
55-59 (5 yrs)	\$500,000	\$12,810
		<u>10yr cost = \$20,940</u>

East:

Age	Cov	Cost
50-59	\$500,000	10yr cost = \$14,340

HWW USAPA Level 10 Year Term Life

<b>50-59</b>	<b>\$500,000</b>	<b>Non-Smoker</b> 10yr cost = <b>\$8,304</b>
--------------	------------------	--

**Savings of \$12,636 over West Policy**

**Savings of \$6,036 over East Policy**

\*\*\*\*\*

**US Airways Company Offered Life insurance Cost Comparison**

West Dependant Supplemental Rates (Not to exceed what pilot has):

Age	Coverage Amt	Cost
50-54 (5 yrs)	\$500,000	\$8,130
55-59 (5 yrs)	\$500,000	\$12,810
		<u>10yr cost =\$20,940</u>

East:

Age	Cov	Cost
50-59	\$500,000	<b>Not available for purchase</b>

HWW USAPA Spouse Level 10 Year Term Life (Can purchase even if pilot does not))

<b>50-59</b>	<b>\$500,000</b>	<b>Non-Smoker Spouse 10yr cost=\$6,552</b>
--------------	------------------	--

***HW vs West Policy: Savings of \$14,388***

***HW vs East Policy: No comparison***

\*\*\*\*\*

West Dependant Supplemental Rates (Not to exceed what pilot has):

Age	Coverage Amt	Cost
40-44 (5 yrs)	\$500,000	\$4,740
45-49 (5yrs)	\$500,000	\$6,120
		<u>10yr cost =\$10,860</u>

East:

Age	Cov	Cost
40-49	\$500,000	<b>Not available for purchase</b>

HWW USAPA Spouse Level 10 Year Term Life (Can purchase even if pilot does not)

40-49	\$500,000	<b>Non-Smoker Spouse 10yr cost =\$2,952</b>
-------	-----------	---

***HW vs West Policy: Savings of \$7,908***

***HW vs East Policy: No Comparison***

We look forward to a continued partnership for many years to come and stand by to assist you in your disability and life insurance needs.

Best regards,  
Robin Alston  
800-241-6103 ext 235