

*An Affordable Supplemental Group Term Life Insurance
Plan for Members and Families of
US Airways Pilots Association
(USAPA)*

Made available to you through:

THE AVIATION ASSOCIATION INSURANCE TRUST

Underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies

Administered by:



Secure Your Family's Future with Careful Planning

Nothing can replace the loss of a loved one, but carefully chosen life insurance coverage can ease the financial stress that death brings to a family. It can help provide the funds your spouse and dependents need for a secure, comfortable future.

By planning ahead, you can assure that your beneficiaries will have the money necessary to:

- *Maintain the standard of living you want for them.*
- *Protect your home and other assets.*
- *Pay for education, child care and household expenses.*
- *Cover funeral and probate costs, taxes, debts and other obligations.*
- *Invest for income and opportunities in coming years.*

Professionals like you take your responsibilities seriously. You want the best for your family. That's why so many successful professionals choose the ReliaStar Life Insurance Company Association Group Term Life Insurance plan. Administrative costs for group coverage are low, so you can save in premium costs and enjoy the benefits of the plan.

How much coverage may I select?

As an Active Member pilot, you and your spouse may apply for group term life insurance protection in amounts ranging from \$50,000 to \$1,500,000, in \$50,000 increments. Your spouse has the same coverage options and may apply even if you do not. You and your Spouse must be under age 65 to apply. Your spouse's coverage will terminate when he/she attains age 70.

Your dependent children may also be insured for \$5,000. You or your spouse must be insured under this program in order for your dependent children to be eligible (if both member and spouse are insured, only one can carry the dependent child coverage). One monthly premium of \$1.25 covers all eligible dependent children ages 15 days to age 21 (or to age 23 if a full-time student and wholly dependent on you for support).

When do benefits terminate?

Your insurance continues as long as you pay premiums when due and the master policy remains in force. Spouse coverage terminates at age 70.

As long as you are an active, flying pilot, your benefits will not reduce. Retired members coverage will reduce as follows: at age 65 reduces to the lesser of \$50,000 or 50%; at age 70-79, coverage reduces to one-half of the amount in effect when you were age 65-69; at age 80 and above, coverage reduces to one-half of the amount in effect when you were age 70-79. Coverage will reduce on your premium due date following the age attainment when reduction begins.

Is there an Accelerated Life Benefit?

The plan automatically includes an Accelerated Life Benefit. If you are terminally ill and have a life expectancy of 24 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of up to 50 percent of your coverage to a maximum payout of \$100,000. All remaining insurance benefits will be paid to your beneficiary when you die.

Can I convert my insurance to an individual policy?

If you or your spouse later becomes ineligible for this group coverage, conversion to an individual life policy is allowed, without proof of good health. Converted coverage does not include the accelerated life benefit.

(turn over)

Who receives the proceeds?

You designate your beneficiary. Your spouse, if insured, also designates a beneficiary. You or your covered spouse can change beneficiaries by giving written notice to ReliaStar Life, unless you provide otherwise in your original designation. The certificate-holder that includes dependent child coverage will be the beneficiary of elected children's insurance.

What is the cost?

The monthly cost for you and your spouse varies by age. The monthly cost will increase as you or your spouse reaches the next age bracket. See rates below. Rates are guaranteed for first year of coverage. Contact Plan Administrator for assistance in calculating additional non-tobacco user sample monthly costs beyond those shown below, or for sample tobacco-user premiums.

Monthly Group Term Life Non-Tobacco Rates for Member and Spouse							
Age	Monthly Rate per \$1,000		Sample Monthly Premiums for Non-Tobacco Users				
	Non-Tobacco Users	Tobacco Users	\$100,000	\$200,000	\$250,000	\$350,000	\$500,000
Under 30	\$.0317	\$.0600	\$ 3.17	\$ 6.33	\$ 7.92	\$ 11.08	\$ 15.83
30-34	.0417	.0817	4.17	8.33	10.42	14.58	20.83
35-39	.0558	.1167	5.58	11.17	13.96	19.54	27.92
40-44	.0733	.1542	7.33	14.67	18.33	25.67	36.67
45-49	.1083	.2342	10.83	21.67	27.08	37.92	54.17
50-54	.1783	.3867	17.83	35.67	44.58	62.42	89.17
55-59	.3500	.7600	35.00	70.00	87.50	122.50	175.00
60-64	.7708	1.3958	77.08	154.17	192.71	269.79	385.42
65-69	1.5417	2.5208	154.17	308.33	385.42	539.58	770.83

How to Apply

- 1) Complete the entire application form.** Simply complete the application form and mail it to Harvey Watt & Co.(see address shown below).
- 2) Separate form.** Use a separate form for your spouse.
- 3) Contact administrator.** Contact your Plan Administrator for additional forms, if necessary.

Underwriting Your Application

Some applicants may be required to have a medical exam (at the insurer's expense) in order to apply for coverage. For more information on medical requirements, please consult your Plan Administrator. You will be contacted by the Plan Administrator when your coverage is approved. Premiums are made through automatic bank draft through the Plan Administrator.

Exclusions

The only death claims against your group term life coverage to be denied will be for death by suicide within the first two years of coverage. Please read your insurance certificate for details. For information on termination of coverage, also consult your certificate.

PLAN ADMINISTERED BY:

Harvey Watt & Co.
PO Box 20787
Atlanta, GA 30320
(800) 241-6103 Fax: (404) 761-8326
www.harveywatt.com or <mailto:pilot@harveywatt.com>

THE ORGANIZATION BEHIND THE COVERAGE:

ReliaStar Life Insurance Company, a member of the ING family of Companies, is a wholly owned indirect subsidiary of ING Groep, N.V., an Amsterdam-based global leader in integrated financial services, providing banking, insurance and asset management businesses in more than 50 countries worldwide. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues.

This brochure is for summary purposes only. For a complete description of benefits and limitations, please read your Certificate of Insurance. Policy Form LP08GP.

IF YOU ARE NOT CURRENTLY INSURED UNDER THIS PLAN - Click Here to Apply for Up to \$250,000



20 Washington Avenue South
Minneapolis, Minnesota 55401

Continue to Application

If you are ARE currently insured under this plan -
Click Here to increase your coverage
Up to \$250,000

**CLICK HERE
TO E-MAIL
HARVEY WEIT & CO.** 

Continue to Application

MEMBERS
Area

CLICK HERE TO APPLY FOR COVERAGE
AMOUNTS OVER \$250,000

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