

\$50K Guaranteed.

A life insurance policy you can count on to be there when you're not.

Just enroll at www.GEBA.com/50K.



An affordable price for peace of mind.

GEBA members who are 50 years old and younger have the opportunity to sign up for **GUARANTEED** \$50,000 Group Term Life Insurance. Just submit a short enrollment form — no health questions asked.

Get started. It's a painless and quick process that promises to help ease the financial pain your family will ever suffer if you're not there to provide for them.



Underwritten by:
New York Life
Insurance Company



Leaving your family with a pile of bills definitely isn't part of your plan.

No one wants to think about death, but no financial plan for a family with dependents is complete without life insurance. The good news is that GEBA makes it easy and affordable for you to put valuable coverage in place so you don't have to worry and wonder "what if?"

Today, your answer to "what if" is \$50,000 — GUARANTEED!

Just enroll and you're covered* — no personal questions about your health, habits or medical history. Complete the short enrollment form, and you can rest easier knowing you'll never leave your family with a stack of unpaid bills.

Think about how your family could use \$50,000 today. Now, think if you were suddenly not here next month and how valuable this \$50,000 would be. It couldn't bring you back or replace your salary for years to come, but it would help to make a difference to your family as they try get through the most painful period of their lives.

Eligibility

To qualify for this offer, you must be a U.S. citizen, 50 years or younger and a civilian federal employee, contractors assigned to NSA-W or military.

www.GEBA.com/50K

*Provided that you meet eligibility requirements and pay premiums when due.



Affordable Coverage

Enrolling in GEBA's \$50,000 Guaranteed Group Term Life Insurance is fast, easy, and affordable. The premium chart below shows you how reasonable GEBA's rates are.

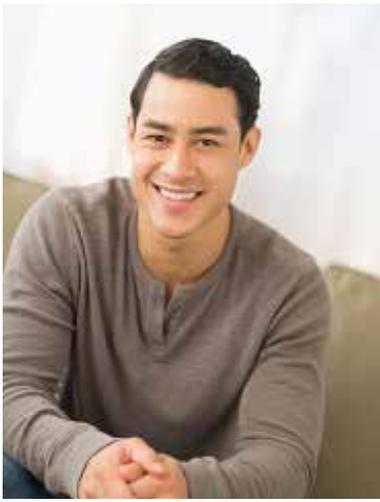
Current 2018 Cost of Coverage

Age	Biweekly Premium	Monthly Premium
< 31	\$ 1.00	\$ 2.17
31-40	\$ 2.00	\$ 4.33
41-50	\$ 3.00	\$ 6.50
51-55	\$ 6.00	\$ 13.00
56-60	\$ 11.00	\$ 23.83
61-64	\$ 15.00	\$ 32.50
65 and over**	\$ 15.00	\$ 32.50

The cost increases as the member grows older. For a complete rate chart visit www.GEBA.com/termLife.

** For renewal only.

Coverage will reduce for members upon attaining age 65 as follows: age 65 coverage amount reduces to 50% of benefit, age 70 coverage amount reduces to 30%, Age 75 coverage amount reduces to 15%, Age 80 coverage terminates. Premiums do not reduce.



Guaranteed Group Term Life Insurance Just for Those Who Are 50 and Younger — Coverage You Can Keep!

It's yours as long as you feel your family needs the coverage. If the premium is paid, it won't be canceled, even if you leave the federal government.

The time of your life ... for life insurance.

While life insurance can play an important role throughout your life, it's important to consider it when you're young and have people dependent on your livelihood. Your assets may grow as you get older and you may find that you don't need as much life insurance as you do now. And right now — \$50,000 of coverage is guaranteed!

GEBA's Group Term Life Insurance is specifically designed for our members and offers a variety of features including coverage that includes acts of war and terrorism.

GEBA's \$50,000 Guaranteed Group Term Life Insurance issued by The New York Life Insurance Company — **will help allow your family to meet financial obligations such as:**

- Expenses at the time of your death: medical bills, burial costs, estate taxes
- Ongoing family expenses: the mortgage, day care, tuition, and debt repayment
- Future family expenses such as elder care, a wedding, or moving

Apply Online!

Go to www.GEBA.com/50K. Your information is protected.

If you prefer, send your completed application to GEBA:

Mail: P.O. Box 206, Annapolis Junction, MD 20701

Fax: (301) 688-6694 or

Email: geba@geba.com

Please call **(800) 826-1126** with any questions you may have.

Coverage up to \$600,000. As your needs change and you require additional coverage for loved ones, you can apply for additional coverage up to \$600,000 for yourself and up to \$300,000 for your spouse/domestic partner and \$20,000 for dependent child coverage. Visit www.GEBA.com/termlife for more information.

Additional Benefits

Dependent Spouse/Domestic Partner Optional Coverage—Members may elect to apply for term life coverage on their dependent spouse or domestic partner if the spouse or domestic partner is under age 65. Coverage may not exceed the lesser of 100% of the member's coverage amount or \$300,000.

Dependent Child Coverage—GEBA members may insure their eligible children (from live birth up to 26 years) for amounts of \$20,000 for every covered child.

Beneficiary—The life insurance proceeds are paid to the designated beneficiary. If there is more than one beneficiary, proceeds may be divided into equal or unequal shares.

Accidental Death & Dismemberment Coverage (AD&D)—AD&D coverage (equal to 50% of your insured life insurance amount) is included under the GEBA Group Term Life Plan for members for no additional charge.

Other Provisions

When the Life Insurance Terminates—Coverage can stay in force until you or your spouse reach age 80, and for your insured dependents as long as they remain otherwise eligible, provided the Group Policy plan is not terminated or modified by the policyholder to end insurance for the group of insureds to which you belong, or no request is made to terminate insurance. In addition, dependent coverage will terminate when the dependent spouse or child ceases to be an eligible dependent. Upon your death, the Dependent Child Coverage may be continued with Spouse Life Insurance, provided the Spouse coverage is in effect at the time of the member's death, subject to the same termination provisions shown above.

Group Conversion Privilege—The plan provides conversion privileges under certain circumstances of involuntary termination as described in the Certificate of Insurance.

Suicide Exclusion—If death results from, or caused by, suicide, while sane or insane: (1) A death benefit is not payable if you or your spouse dies within two years of the date you become a Covered Person. New York Life will refund any premiums paid for you or on your Spouse Term Life Plan insurance under this Coverage. (2) The amount of any increase in you or your spouse's death benefit is not payable if you or your spouse die within two years of the date of the increase. New York Life will refund any premiums paid for that increase.

AD&D Exclusions—LOSSES NOT COVERED—A Loss is not covered if it results from any of these: (1) Suicide or attempted suicide, while sane or insane. (2) Intentionally self-inflicted injuries, or any attempt to inflict such injuries. (3) Sickness, whether the Loss results directly or indirectly from the Sickness. (4) Medical or surgical treatment of Sickness, whether the Loss results directly or indirectly from the treatment. (5) Any infection. But, this does not include: (a) a pyogenic infection resulting from an accidental cut or wound; or (b) a bacterial infection resulting from accidental ingestion of a contaminated substance. (6) War, or any act of war, whether declared or not, civil or international, for two years after the effective date of coverage. (7) War or act of war, whether declared or not, civil or international, which occurs in the United States or the insured's country of permanent residence. (8) Travel or flight in any vehicle used for aerial navigation. This includes getting in, out, on or off any such vehicle. This (8) applies only if: (a) the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; (b) the person is performing as a pilot or a crew member of any aircraft; or (c) you are riding as a passenger in an aircraft owned, leased or operated by the participating Association. (9) Commission of or attempt to commit a felony. (10) being legally intoxicated or under the influence of any narcotic unless administered or consumed on the advice of a Doctor.

This brochure is a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate of insurance with policy information, including limitations and exclusions, will be provided once coverage is approved. If there is a discrepancy between this document and the certificate issued by New York Life, the terms of the certificate will govern.

This Group Term Life Insurance Plan is Underwritten by:
New York Life Insurance Company
51 Madison Ave, New York, NY 10010
Under Group Policy No. G-29555-1
On Policy Form GMR-FACE/G-29555-0