



June 8, 2009

Notice
SAMBA Life Insurance Plan
You must Respond by 6/30/09

Dear Member,

SAMBA is pleased to announce the new **SAMBA Term Life Insurance Plan**.

On 7/1/09, members who are age 62 and over with life insurance coverage under any of the following SAMBA plans: Group Term Life ("GTL"), Dependent GTL, and Supplemental GTL will be converted to the new **SAMBA Term Life Insurance Plan**. We will combine the coverages you carry for yourself and/or your spouse into separate plans for each of you. Your amount of insurance will either be continued at the same amount of coverage or will be increased to the next higher amount of coverage available according to your and your spouse's ages. The new plan can be continued for as long as you live (certain maximum coverage amounts will apply). Any coverage you or your spouse may lose due to age reductions under the new plan may be converted to an individual plan offered by the Prudential Insurance Company. No medical underwriting will be required. Contact SAMBA for details.

You will receive an updated life insurance Statement of Coverage Page under separate cover.

Enclosed is a statement showing your life insurance coverage amounts and biweekly premium effective 7/1/09. On the reverse side of this statement is a chart showing the premiums for the new **SAMBA Term Life Insurance Plan**. You may increase your coverage and your spouse may enroll or increase coverage in the new plan at any time, subject to minimal medical underwriting.

**You must sign and mail the enclosed
Payroll Allotment Form 299 to SAMBA by 6/30/09. You may also fax your
signed form to (301) 816-0191.**

Failure to return the Allotment Form by 6/30/09 will result in a reduction of your coverage.

Should you have any questions regarding this notice, please contact SAMBA at (800) 638-6589 or (301) 984-1440.

Sincerely,
Group Plans Department

The Summary Plan Descriptions (SPDs) for all SAMBA Life Insurance Plans are available online at www.SambaPlans.com. Contact SAMBA if you would like to receive a hardcopy in the mail.