

June 8, 2009

Notice Changes to your Life Insurance Policy

Dear Member,

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

The coverage amount you now carry under SAMBA's Group Term Life (GTL) Insurance Plan and the Dependent GTL Plan will remain in effect until you reach age 62, whether you are active or retired. Starting 7/1/09, there will be a slight increase in the GTL premium. At age 62, your GTL and Dependent GTL coverage will automatically be converted to the new SAMBA Term Life Insurance Plan. The new Plan can be continued for as long as you live (certain maximum coverage amounts will apply).

Should you and/or your spouse have additional coverage under our Supplemental Group Term Life Insurance Plan, your coverage will be converted to the new SAMBA Term Life Insurance Plan, effective 7/1/09. 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 under the new Plan. No medical underwriting will be required. You will receive an updated life insurance Statement of Coverage Page under separate cover. Many members will see a decrease in premium under the new Plan.

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

Changes to your premium will be reflected on your next billing invoice. No action is required on your part.

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.