



June 8, 2009

Notice

Changes to your Life Insurance Policy

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.

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

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