

September 4, 2012

**Important Information About Your
Over Age 70 Group Term Life Insurance**

Dear Member:

You are currently enrolled in SAMBA's "Group Term Life Insurance Age 70 or Older" plan or SAMBA's "Optional Term Life Insurance – Branch 08" plan. Some members are enrolled in both plans. The current underwriter of the plans is the Prudential Insurance Company of America (Group Policy G-09400).

Effective October 1, 2012, the ReliaStar Life Insurance Company, a member of the ING family of companies, will take over as the underwriter of these two SAMBA life insurance plans. **You do not need to take any action at this time as a result of the carrier change.** The Prudential Insurance Company will be liable for any loss arising from a death which occurs prior to October 1, 2012. Death benefits will not be payable under both group policies for the same loss.

Your life insurance coverage amount will be reduced by 50% when it is converted to our new "Age 70 and Over Life Insurance" plan (ReliaStar Group Policy 67763-9). Your premium will not change. ReliaStar will recognize the designation of beneficiary(ies) that SAMBA currently has on file for your plan. A Schedule of Benefits page showing the amount of life insurance that will be in force on October 1, 2012 is enclosed. The ReliaStar plan Certificate and Summary Plan Description is available in the Archives section of our web site.

Any amount of life insurance you (or your spouse) lose due to this carrier change may be converted to an individual life insurance policy offered by the ReliaStar Life Insurance Company. No medical underwriting will be required. If you are interested in a conversion policy, you must contact SAMBA no later than October 31, 2012.

Two new services will be included in your ReliaStar plan at no additional cost to you:

1. ING Travel Assistance¹ - When traveling more than 100 miles from home, ING Travel Assistance provides you and your family with four types of services including Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.
2. Everest Funeral Planning and Concierge Benefit² - You will have access to Everest Funeral Planning and Concierge Service to assist with funeral planning and negotiation at time of need as well as pre-planning tools that can be used to research and document decisions and wishes.

More detailed information about (1) the ING Travel Assistance and (2) the Everest Funeral Planning and Concierge Benefit is available on SAMBA's web site.

Should you have any questions or would like to request a pre-printed copy of the ReliaStar plan Certificate and Summary Plan Description, please contact SAMBA.

Sincerely,



Walter E. Wilson
Executive Director

¹ ING Travel Assistance Services provided by Europ Assistance USA, Bethesda, MD

² Everest Funeral Planning and Concierge Benefit provided by Everest Funeral Package, LLC., Houston, TX