



Union Benefit Administrators, Inc.

To: All Members

Subject: Carpenters Union Life Insurance Program

Thank you for purchasing the basic life insurance policy through your Carpenters Union Local's special group insurance program.

This program offers all active members a \$20,000 life insurance policy. This program does have a benefit reduction for Retired, Honorary and Disabled members.

Shown below are the benefit levels for retired, honorary, and disabled members:

Age	<u>50 & less</u>	<u>50-54</u>	<u>55-59</u>	<u>60-64</u>	<u>65-69</u>	<u>70-74</u>	<u>75+</u>
Benefit	\$20,000	\$14,000	\$9,000	\$5,000	\$3,000	\$1,500	\$1,000

To continue your participation in the Carpenters Union Life Insurance Program, you need nothing except maintain your Member in Good Standing status and continue to remit your quarterly premiums to your local.

If you have any questions feel free to contact our office at 708-448-8900 or visit our website www.unionlaborbenefits.com.

Regards,

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