

Protect your loved ones

Life is
unpredictable
and indiscriminate.

It is difficult to prepare for a tragic accident, but one simple way to protect your family is in the purchase of the Living Term Life Insurance Plan. Even though this cannot replace the loss of a covered family member, it can provide the financial protection for your family in the event of a death.

Father of three,
public employee,
accidentally killed

While changing the oil on his car, this young father of three was tragically and suddenly killed when the car collapsed onto him. Fortunately for the family, the young father had taken advantage of his "automatic membership" in Minnesota Benefit Association (MBA) and purchased two term life insurance policies.

The death benefit sums paid to this family will never replace their husband and father, his love or his presence in their lives. However, his dreams for his children, his plans to help finance their college education and daughter's wedding do remain alive and obtainable.

Due to his foresight, he continues to provide for his family long into the future, simply with the purchase of term life insurance.

This brochure provides a brief description of some of the important features of Group Insurance Policy Number 100 MBA. The policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued and is underwritten by Security Life Insurance Company of America, 10901 Red Circle Drive, Minnetonka, MN 55343-9137.

MBA 102
Available only in Minnesota.
Policy form # C-291
November 2007

The Living Term Life Insurance Plan



Sponsored by the
Minnesota Benefit Association
www.MinnesotaBenefitAssociation.org
800.360.6117

Financial protection for
the ones you love

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Use

The Living Term Plan can be used to:

- Help replace three to five years of lost income with the death of your insured spouse or insured public employee.
- Help pay off your mortgage at the time of death of the insured person.

Features

- Available for public employees and their spouses.
- \$25,000 child coverage is available. The \$1.75 child monthly premium remains level to age 30. At the next renewal this premium changes to the 30-34 premium bracket of \$2.25 for \$25,000 of life insurance protection.
- Lower rates for non-tobacco users.
- This plan is a level term, not a decreasing term plan.
- The first 10 years premiums will remain level, increasing at five year increments thereafter.
- Premiums may be payroll-deducted for Minnesota state and MnSCU employees. Employees in most of Minnesota's 87 counties, any cities and school districts also have the convenience of payroll deduction. Payroll deduction is always available with the cooperation of your public employer.
- Portable! If you change jobs, you are able to continue coverage at the same premium.

All public sector employees in Minnesota are eligible for MBA benefits after their first 30 calendar days of full or part time employment. Eligibility also extends to public sector employee adult children and all retirees from public sector entities. Public sector entities include all state, county, public health and all levels of federal employees residing in Minnesota.

Minimum: \$50,000 in coverage or \$10 per month in premium. Renewable to age 70. \$25,000 of coverage is available for ages 15 days - 19 years and ages 55 - 64.

*For renewal only.

Preferred Rates (NON-TOBACCO USE)

Male

ISSUE AGE	BENEFIT AMOUNT			
	\$25,000	\$50,000	\$100,000	\$250,000
15 days - 19	\$1.75	_____	_____	_____
20-29	_____	3.50	6.00	15.00
30-34	_____	4.50	8.00	20.00
35-39	_____	7.50	11.00	27.50
40-44	_____	10.00	15.00	37.50
45-49	_____	12.75	22.92	57.29
50-54	_____	19.13	38.25	95.63
55-59	17.50	35.00	70.00	175.00
60-64	27.50	55.00	110.00	275.00
65-69*	43.75	87.50	175.00	437.50

Female

ISSUE AGE	BENEFIT AMOUNT			
	\$25,000	\$50,000	\$100,000	\$250,000
15 days - 19	\$1.75	_____	_____	_____
20-29	_____	3.50	6.00	15.00
30-34	_____	4.50	8.00	20.00
35-39	_____	5.50	10.00	25.00
40-44	_____	7.50	14.00	35.00
45-49	_____	10.21	19.58	48.96
50-54	_____	14.88	29.75	74.38
55-59	13.75	27.50	55.00	137.50
60-64	22.50	45.00	90.00	225.00
65-69*	35.00	70.00	140.00	350.00

Standard Rates

Male

ISSUE AGE	BENEFIT AMOUNT			
	\$25,000	\$50,000	\$100,000	\$250,000
15 days - 19	\$6.25	_____	_____	_____
20-29	_____	12.50	22.00	55.00
30-34	_____	15.00	26.00	65.00
35-39	_____	17.50	29.00	72.50
40-44	_____	20.00	37.00	92.50
45-49	_____	30.00	55.00	137.50
50-54	_____	47.50	94.00	235.00
55-59	42.50	85.00	160.00	400.00
60-64	68.75	137.50	250.00	625.00
65-69*	112.50	225.00	425.00	1062.50

Female

ISSUE AGE	BENEFIT AMOUNT			
	\$25,000	\$50,000	\$100,000	\$250,000
15 days - 19	\$5.00	_____	_____	_____
20-29	_____	10.00	17.00	42.50
30-34	_____	12.50	21.00	52.50
35-39	_____	15.00	24.00	60.00
40-44	_____	17.50	29.00	72.50
45-49	_____	25.00	45.00	112.50
50-54	_____	37.50	67.00	167.50
55-59	33.75	67.50	105.00	262.50
60-64	55.00	110.00	200.00	500.00
65-69*	90.00	180.00	340.00	850.00

