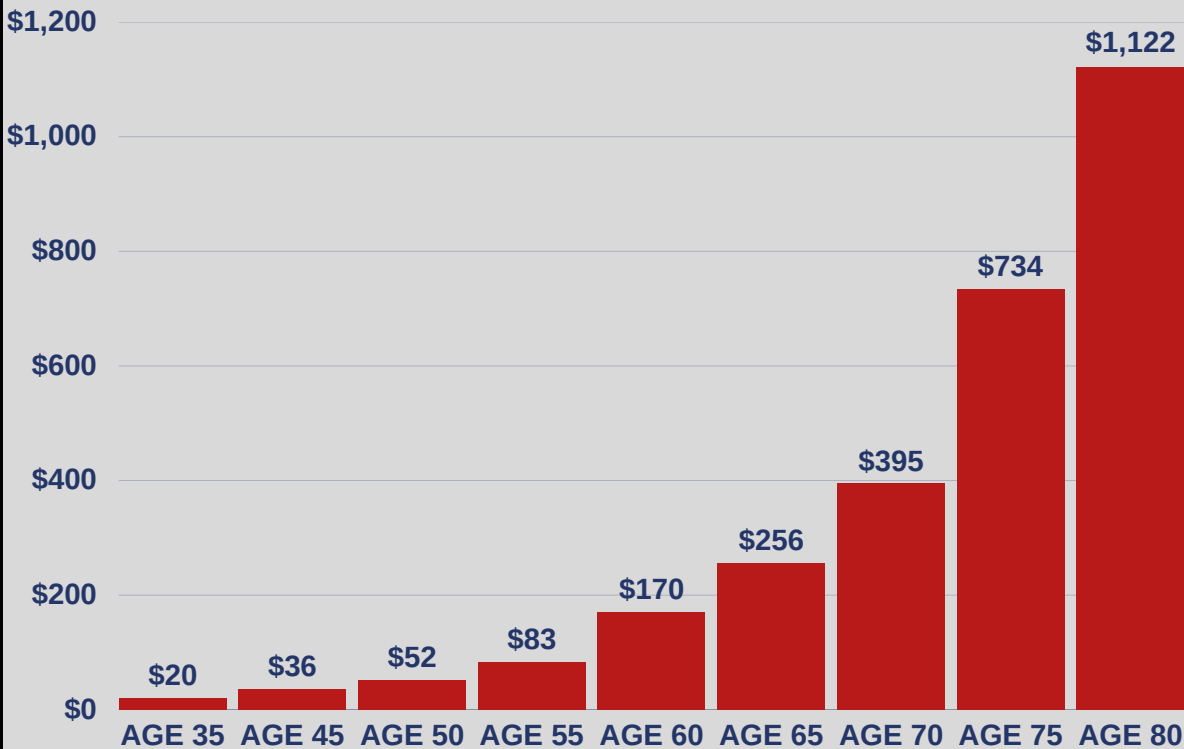


YOUR CURRENT SITUATION

FEDERAL EMPLOYEE GROUP LIFE



● FEGLI: INCREASING Bi-weekly Premiums (Based on a salary of \$70k)



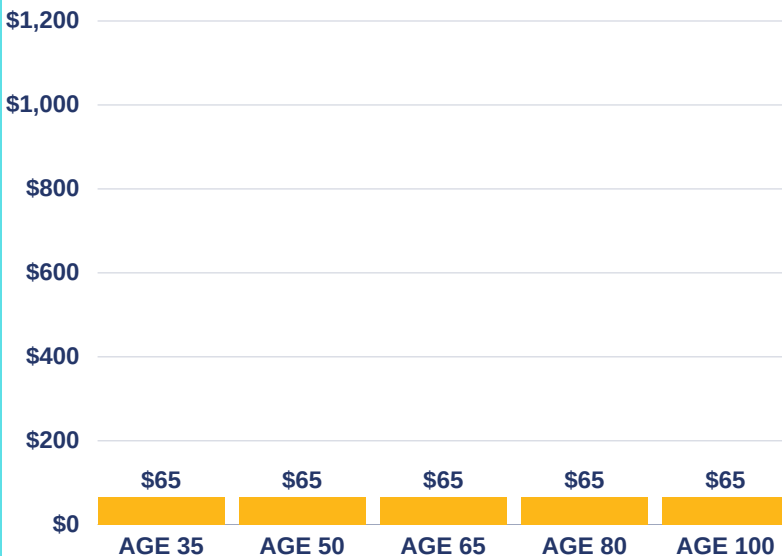
- ✗ Earns **NO** Cash Value
- Premium **INCREASES**
- ✗ Automatically Every 5 years & with every pay raise
- ✗ **NOT** Portable
- ✗ **LIMITED** Family Coverage
- NO LIVING BENEFITS**
- ✗ for Critical or Chronic Illness



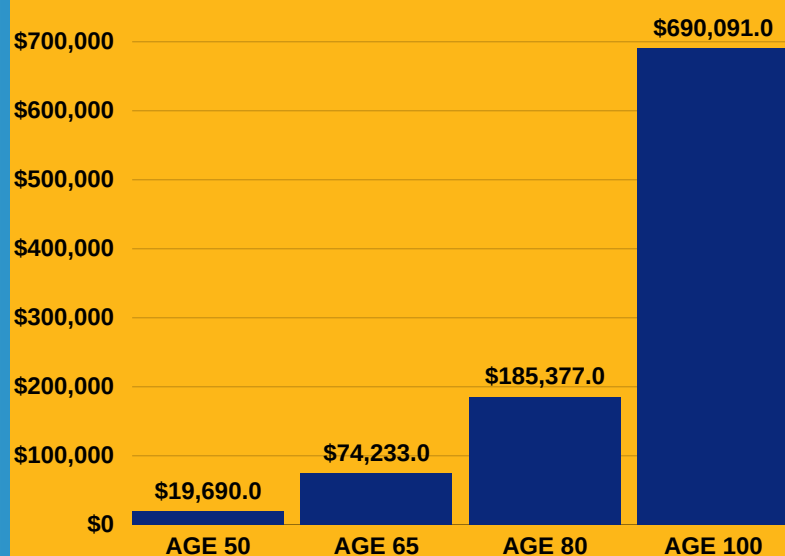
THE SOLUTION

UNION MEMBER LIFE

● Union: LEVEL Bi-weekly Premiums (\$350,000 Benefit)



● Union Life: Projected Cash Value



- ✓ Premium is Designed to Stay Level
- ✓ Permanent Coverage to Age 120
- ✓ Portable
- ✓ Earns Cash Value
- ✓ Living Benefits
- ✓ Optimal Family Coverage



Red Hardy
(206) 412-0940



HERE'S WHAT AFGE MEMBERS SAY



"I was shocked when my union rep told me FEGLI premiums rise in five-year age bands—I had no clue I was paying over \$100 per pay period, and it was set to double at my next birthday. After years of paying into that plan with nothing to show for it, I'm grateful to AFGE for helping me switch to their life insurance. Now I have peace of mind with stable, transparent premiums—and real protection for my family when it matters most. Thank you, AFGE!"

MICHELLE T.
-RN - VA MEDICAL CENTER



"When I met with my Union Benefits Rep after orientation, she was the only person who truly helped me understand my options. After comparing the Union's life insurance with FEGLI, it wasn't even close. With the Union plan, my premium stays fixed—and I'll have over \$100,000 in cash value by retirement. That's a win-win. I signed up with the Union that same day!"

SARAH J.
-TSO - TSA



"Our Union rep led a clear lunchroom presentation on Union benefits, then met individually with each of us to address our unique needs. As a result, everyone in my department switched from FEGLI to the Union's life plan—and enrolled in disability, too—and we're thrilled with the outcome. Compared to FEGLI's limited coverage and age-capped dependents, the Union's plan offers real value: stable premiums, cash-value growth, and full coverage—even if you leave the job. We couldn't be happier!"

WILLIAM E.
-AIRCRAFT MECHANIC -DOD



"Our Union Benefits Rep helped my entire family enroll in the Union Life Insurance plan—and I'm so glad she did. With FEGLI, coverage is minimal and kids age out at 22. But thanks to the Union's plan, each of my children now has their own policy with level premiums, growing cash value, and the ability to transfer as they become adults. Best of all? The plan stays with us—even if I leave my job—so my family's protected no matter what."

RAUL G.
-CLAIMS SPECIALIST -SSA

