

FOR MORE INFORMATION ABOUT
 AMALGAMATED LIFE AND ITS
 ALICARE AFFILIATES, PLEASE CALL
 800-353-0301
 IN WASHINGTON, DC CALL
 202-639-9404
 IN BOSTON CALL 617-666-3100

Update

Workers LifeTime Program*

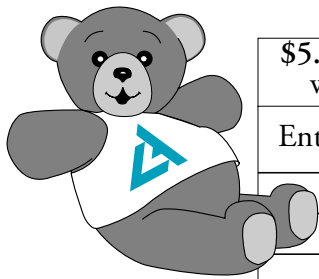
Amalgamated Life Insurance Company has served the needs of working people and their families for over 50 years. Recognizing that there is a real need for life insurance for retired members, we developed an exciting new program called “Workers LifeTime”, to protect union members for their entire lifetime.

Workers LifeTime provides an immediate death benefit plus a cash value accumulation. At termination of service, usually retirement, a member may choose either to take cash value or the Paid Up option. The Paid Up option provides members with a life insurance policy for the rest of their lives, without any further premium payments.

Workers LifeTime premiums are paid by the member using an easy, cost-effective weekly payroll deduction. The actual benefits will depend upon the level of contribution and the number of years of participation.

Note the chart of sample benefits† below:

INITIAL DEATH BENEFIT: \$10,000



\$5.00 per week	Benefits at Age 55		Benefits at Age 60		Benefits at Age 65		
	Entry Age	Paid Up Insurance	Cash Value	Paid Up Insurance	Cash Value	Paid Up Insurance	Cash Value
	40	\$9,016	\$4,070	\$11,214	\$4,520	\$13,099	\$6,210
	45	\$5,184	\$1,765	\$7,728	\$2,934	\$9,074	\$4,302
	50	\$2,141	\$729	\$4,077	\$1,644	\$5,739	\$2,721

† Benefits may vary depending on the demographics of each group.

- Member has an initial death benefit (\$10,000)
- Provides cash value accumulation
- At termination of service, (retirement) member may take either cash value or Paid Up option
- Paid Up option provides members with a life insurance policy for the rest of their lives
- The amount of cash value and/or paid up insurance depends upon member’s age when joining the program and the amount of premium paid each week.

To find out more about this program, please contact:

Terry Mackell at 212-539-5534 – e-mail: tmackell@amalgamatedlife.com
 Sandy Reisman at 212- 539-5454 – e-mail: sreisman@amalgamatedlife.com
 John Blasch at 212-53-5496 – e-mail: jblasch@amalgamatedlife.com
 Rick Koven at 212-539-5481 – e-mail: rkoven@amalgamatedlife.com

* Policy Numbers ALGDTP-92 Rev 7/92 & ALPURP-00.

Amalgamated Life now Licensed in New Jersey

Amalgamated Life is proud to announce we are now licensed in New Jersey. Amalgamated Life has served the needs of working men and women for over 50 years. As **America's Labor Insurance Company**®, Amalgamated Life specializes in union benefit plans designed to meet the needs of union members throughout the United States. We are a "union labor" company known for our efficient adminis-

tration, quality service and financial integrity.

Products Available from Amalgamated Life Insurance Company:

- Group Term Life Insurance
- Managed Short Term Disability Insurance
- Voluntary Life
- Disability Insurance Programs
- Medicare Supplemental Insurance*

TELL US ABOUT IT!

Update is a free newsletter from Amalgamated Life. If you would like to have this sent to another address or a colleague, please fax the name and address to 212-614-9821 attention Tami Crowell. We welcome any comments or suggestions you may have. Contact Tami Crowell at 212-539-5274 or email: tcrowell@amalgamatedlife.com.

Welcoming New Clients

Alicare Medical Management:

Suburban New York Regional Council of Carpenters Fringe Benefit Funds
Michigan Teamsters
Wisconsin Health Fund
Bakery and Confectionery Workers Local 3
Teamsters Local Union 408 Welfare & Pension Fund

Alicare:

M.I.L.A.
Painting Industry

Amalgamated Life:

I.A.C.D.H.W. Welfare Trust Fund
Recycling & General Industrial Union Local 108 Welfare Funds
ARG Resources, Inc.
Uniformed Fire Officers Association Local 854, IAFF, AFL-CIO
Union of Needletrades Industrial & Textile Employees (U.N.I.T.E.)
International Association of Cleaning and Dye House Workers Welfare Trust Fund

* Products not available in all states.

Amalgamated Life Insurance Company
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730 Broadway, New York, NY 10003-9511, 212-539-5000