In response to the needs of parents and students, the United States National Student Association

$10,000 LIFE FOR AS LITTLE

How the USNSA Plan originated.
Student leaders at the 16th National Student Congress directed their officers to study low cost protection against the most common student risks. After thorough study by attorneys, actuaries, and other specialists, the USNSA Insurance Trust was established in 1964.

Budget-rate protection for students on a budget.
This Plan provides $10,000 of low cost, unrestricted Term Life insurance which changes to permanent Whole Life insurance after the student's expected graduation date.

Annual student term rate for students through age 24 is $20 a year. For ages 25 through 28, $25 a year. And for ages 29 through 33, $30 a year.

Additional $10,000 insurance available.
Because of the long-range inflationary trend, you might prefer to start this program with a larger coverage. If you apply right now, you can buy an additional $10,000 insurance at the same low rate as the first — giving you $20,000 worth of protection for as little as $40 a year! (i.e., rates for $20,000 insurance are double those shown for $10,000.)

Simply indicate on the application whether you want $10,000 or $20,000 coverage.

Why do students need insurance protection now?
With today's cost, many parents mortgage a lifetime of savings and security to finance an education for their youngsters. This investment should be protected.

This program with its guaranteed options upon graduation offers the additional benefit of GUARANTEED INSURABILITY Later, when students have family responsibilities of their own, uninsured could be a big worry.

Starting students in a program while they are young and rates are low, and before anything happens to affect their insurability, one of the best investments you can make. Everyone in this program has the guaranteed right to convert to Whole Life plan upon graduation with no medical examination necessary.

$10,000 now... $50,000 later!
You start now with $10,000 and $20,000 term insurance.
Then, following the change to permanent insurance, you may at additional $10,000 units to your

Answers to Questions about The USNSA Insurance Plan.

What is the USNSA?
The United States National Student Association was established in 1947 and is today the oldest and largest national union of college students in the United States. The Association is non-partisan, non-sectarian, non-profit and student operated, and has been recognized and praised by Presidents Eisenhower, Kennedy, and Johnson.

Who is eligible to apply for this policy?
Any college student may apply through age 33.

Can student term insurance be kept during graduate school?
Yes. The USNSA Plan provides low student term rates until college (including graduate) work is completed, but not beyond age 33.

What types of permanent insurance are available after graduation?
The plan will change automatically to Whole Life coverage. If the student prefers, other coverage such as 20 Pay Life, Endowment, etc., may be selected.

What happens if the student transfers drops out of college?
There will be no interruption of the coverage. Once the insurance goes into effect, it is guaranteed renewable at the student rate until the original expected graduation date.

Can the beneficiary be changed later?
Yes, at any time upon request to the Company.
Can payments be made by parents?
Yes. Premiums for student term or permanent insurance can be paid by another person. Premium notices will be sent to the home address.

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