

Life insurance coverage changes when you turn 65:

If you are approaching your 65th birthday and paying for life insurance with the *Guardian Life Insurance Company*, the following information is intended for you.

If you are retired, your pension check shows deductions for Code: 40610, 40640, 40620 or 40650. If you are active, your pay stub shows deductions for Code 40650 or 40652.

According to the terms of the Standard *Life Insurance Plan*, your benefits and premiums will be reduced by 50 percent when you reach age 65. However, the benefits are not reduced for your spouse or dependents.

To make the change in your deduction, please fill out and return the accompanying form to Richard Weaver at TMR office at least 30 days prior to your 65th birthday. The address for the TMR Office is 601 Abbott , Detroit, MI 48226. Also, contact the *Pension Bureau* by writing them at 500 Woodward – Suite 3000, Detroit, MI 48226 or calling them at (313) 224-3362.