

Current Plan Benefits Summaries

VOLUNTARY LIFE

This plan is currently offered for Insurance Class 1 and 2

LIFE BENEFITS SUMMARY	
Benefit Type	Increment
Multiple	N/A
Maximum Benefit	\$500,000
Earnings Definition	N/A
Guarantee Issue	
< age 65	\$100,000
65<70	\$50,000
70+	\$10,000
Waiver of Premium	Waived To Specific Age
Elimination Period	9 month(s)
Age Reduction Formula	
Age 65	35%
Age 70	50%
Accelerated Benefit	
Benefit %	75%
Benefit Maximum	\$500,000

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.

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DEPENDENT BENEFITS SUMMARY	
Spouse Benefit	
Benefit Type	Increment
% of EE amount	N/A
Maximum Benefit	\$250,000
Guarantee Issue	
< age 65	\$50,000
65<70	\$10,000
70+	\$0
Child(ren) Benefit	
Benefit Type	Both Flat & Increment
% of EE amount	N/A
Maximum Benefit	\$10,000
Guarantee Issue	N/A

Plan information is for illustrative purposes only. Please consult plan contract for specific benefit levels.

Current Plan Benefits Summaries

VOLUNTARY AD&D

This plan is currently offered for Insurance Class 1 and 2

AD&D BENEFITS SUMMARY

	EMPLOYEE	SPOUSE	CHILD(REN)
Benefit Type	Increment	Increment	Increment
Multiple	N/A	N/A	N/A
Maximum Benefit	\$500,000	\$250,000	\$10,000
Earnings Definition	N/A		