

Benefit Plan Summary – Basic Life and AD&D



FEATURE	FLAT BENEFIT	SALARY PLAN
2-9 Lives	Flat Benefit in increments of \$10,000 and \$25,000 up to \$50,000	1 times Basic Annual Earnings to \$100,000
10-24 Lives	Flat Benefit in increments of \$10,000 and \$25,000 up to \$100,000	1-3 times Basic Annual Earnings to \$350,000
25-99 Lives	Flat Benefit in increments of \$10,000 and \$25,000 up to \$200,000	1 -3 times Basic Annual Earnings to \$500,000
Guaranteed Issue	Equal to Benefit Amount	2-24 lives Up to \$100,000 25-99 lives Up to \$200,000
Benefit Reduction Schedule	35% @65; 50% of original @ age 70 <u>or</u> 50% @ age 70	35% @65; 50% of original @ age 70 <u>or</u> 50% @ age 70
Continuity of Coverage	Standard	Standard
Life Disability Provision	Premium Waiver to Normal Retirement Age if Disabled Prior to 60	Premium Waiver to Normal Retirement Age if Disabled Prior to 60
Premium Waiver Elimination Period	9 Months	9 Months
Living Benefit Option (Accelerated Benefit)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Voluntary Acceleration may never exceed \$500,000)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Voluntary Acceleration may never exceed \$500,000)
Life Portability Option	Port Prime including Accidental Death	Port Prime including Accidental Death
Conversion	Included	Included
Accidental Death & Dismemberment	Match the Life Benefit Schedule	Match the Life Benefit Schedule
Employee Contribution	Non-Contributory (100% employer paid)	Non-Contributory (100% employer paid)
Participation Requirement	100% participation	100% participation
Personal Health Application (PHA)	Not Applicable	Required for 10+ lives for amounts over Guaranteed Issue
Initial Rate Guarantee	2 years	2 years

The benefits outlined above may differ where state variations apply.

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