

Group Term Life Insurance Protection

This optional group term life insurance plan allows you to choose amounts of life insurance that best suit your family's needs.

Both you and your spouse can apply for life insurance and you can apply for life insurance for your dependent children.

Who's Eligible?

All employees working an average of at least 20 hours per week are eligible to apply for coverage.

Employees who purchase coverage on themselves may apply for coverage for their spouses (under age 70) and dependent children who are over 14 days of age and under 19 years of age. Children who are full-time students, wholly dependent upon you for support, are eligible up to age 25.

Amount of Insurance

You may elect an amount of life insurance which includes Accidental Death & Dismemberment benefits. Your insurance will reduce at age 70 and your spouse's insurance will terminate at age 70.

Guarantee Issue

No physical examinations are required for you, your spouse or your dependent children.

You are guaranteed up to \$100,000 of insurance on your life provided you are under age 70 and actively at work (not on leave of absence) on the day your insurance is to become effective.

Your spouse is guaranteed insurance (up to 50% of the employee coverage amount - not to exceed \$50,000) on his or her life provided he or she is under age 70 and not hospital-confined on the day the insurance becomes effective and is performing the normal activities of a person of like age and sex.

Your eligible dependent children are guaranteed up to \$10,000 of insurance provided they qualify under the same provisions applicable to a spouse (see above).

Effective Dates

When initial premiums are received by the insurance company on or before the 20th day of a given month, the insurance for you and your spouse will be effective the first day of the following month.

NOTE: You must be actively at work (not on leave of absence) on the day your insurance is to take effect. If you are not, your insurance will take effect on the day you resume such work. Your spouse and dependent children must not be hospital-confined and must be performing the normal duties of a person of like age and sex on the day their insurance is to take effect. If they are not, their insurance will take effect on the day they return to normal activities.

Accidental Death & Dismemberment Benefits

If death occurs due to an accidental injury, the AD&D benefit amount (equal to the basic life amount) will be paid to the beneficiary in addition to the basic life insurance amount.

If loss of a limb or eyesight occurs due to an accidental injury, a specific amount, related to the AD&D maximum amount, will be paid to the insured. The total payment for all losses due to any one accident will not be more than the full amount of insurance.

AD&D benefits are not payable for loss due to: intentional self-inflicted injury; war or act of war; participation in a riot or violent disorder; bodily or mental infirmity; medical or surgical treatment; poisoning of any form, inhalation of gas or fumes; the act of a felony; operating a motor vehicle under the influence of any intoxicant; travel or flight in any type of aircraft, except solely as a passenger in a licensed civil aircraft for the sole purpose of transportation only.

Dependent children are not eligible for AD&D benefits. The waiver of premium does not apply to AD&D.

Waiver of Premium*

If you become totally disabled prior to age 60, and remain so for six consecutive months, your insurance will remain in force without payment of premiums for a period of time as long as your total disability continues and you provide proof of disability as required.

Living Benefits*

A living (or accelerated) benefit provides terminally ill insureds under age 60 with the option of receiving up to 75% of their life insurance benefit while they are alive. An insured must have been insured at least 12 months and have a life expectancy of 12 months or less.

- The remaining death benefit amount will be reduced to reflect the cost of providing the accelerated death benefit.
- The minimum accelerated death benefit will be \$10,000, less the discount.

*These benefits are available for employees only – they do not apply to spouse and/or child coverage.

SEE MORE INFORMATION ON REVERSE SIDE

The Benefit Alliance Plan

 Leslie & Associates, Inc.

When Insurance Terminates

A sample of when insurance ends:

- Required premium remains unpaid after a due date;
- Upon termination of employment or retirement;
- The employee reaches age 80; spouse reaches age 70;
- Dependent children reach age 19 (25 for full-time students);
- The master group policy ends

Portability or Conversion Feature

If coverage ends due to termination of employment, you can apply to become insured subject to the Portability or Conversion Feature prior to the expiration of the 31 day period immediately following the date your insurance terminated under the group policy. You may choose to convert your coverage to an individual policy without evidence of good health.

This feature is not available if coverage ends because of non-payment of premium.

Exclusion

Benefit claims for deaths due to suicide are excluded for a period of two years from the insured's effective date of coverage. (may vary by state law).

A+ Rated Insurance Company

Your group term life insurance plan is underwritten by Lincoln National Life Insurance Co. A.M. Best Company, a leading independent analyst of insurance companies, has rated Lincoln National A+ (Superior), basing its opinion on the relative financial strengths and performances of insurers.

This is only a summary of the Group Term Voluntary Life Insurance Plan and is subject to the terms, conditions and limitations of the group policy. You may request a copy of the full text benefit information from Leslie & Associates.

GROUP TERM LIFE PLAN SCHEDULE

Employee Plan \$50,000, \$75,000 or \$100,000

Spouse Plan \$25,000 or \$50,000 (not to exceed 50% of Employee Coverage Amount)

NON-SMOKER

BENEFIT	AGES 18-29	AGES 30-34	AGES 35-39	AGES 40-44	AGES 45-49	AGES 50-54	AGES 55-59	AGES 60-64	AGES 65-69
\$25,000	\$3.25	\$3.25	\$4.25	\$5.50	\$8.75	\$13.25	\$22.50	\$23.50	\$40.50
\$50,000	\$6.50	\$6.50	\$8.50	\$11.00	\$17.50	\$26.75	\$45.00	\$46.75	\$81.00
\$75,000	\$9.75	\$9.75	\$12.75	\$16.50	\$26.25	\$40.00	\$67.25	\$70.00	\$121.75
\$100,000	\$13.00	\$13.00	\$17.00	\$22.00	\$35.00	\$53.25	\$89.75	\$93.50	\$162.50

SMOKER

BENEFIT	AGES 18-29	AGES 30-34	AGES 35-39	AGES 40-44	AGES 45-49	AGES 50-54	AGES 55-59	AGES 60-64	AGES 65-69
\$25,000	\$4.50	\$5.00	\$6.00	\$8.75	\$14.50	\$23.50	\$39.00	\$41.25	\$71.75
\$50,000	\$9.00	\$9.75	\$12.25	\$17.50	\$29.25	\$46.75	\$78.00	\$82.50	\$143.50
\$75,000	\$13.75	\$14.50	\$18.50	\$26.25	\$44.00	\$70.00	\$117.00	\$123.75	\$215.25
\$100,000	\$18.00	\$19.50	\$24.75	\$35.00	\$58.50	\$93.50	\$156.00	\$165.00	\$287.00

DEPENDENT CHILD COVERAGE

AMOUNT	MONTHLY RATE
\$5,000	\$1.25
\$7,500	\$1.75
\$10,000	\$2.25

Coverage will be reduced by 50% at age 70 and will terminate at age 70 for spouses. All coverage terminates at retirement.