

Plan Highlights

Supplemental and Dependent Life Insurance



Eligibility

Each Active Full Time Eligible Employee working 20 hours or more per week, except a full time member of the Armed Services, Leased Employee, Independent Contractor, or any person employed on a temporary or seasonal basis.

Supplemental Life Coverage Options

Employee: Choose from a minimum of \$10,000 to a maximum of \$300,000 (in \$10,000 increments)

Benefit not to exceed seven times earnings

Spouse: Choose from a minimum of \$10,000 to a maximum of \$300,000 (in \$10,000 increments)

Benefit not to exceed 100% of Employee's Benefit

Dependent Child(ren):

Birth to age 6 months: \$500

Age 6 months to age 26 : Choose from a minimum of \$1,000 to a maximum of \$10,000 (in \$1,000 increments)

Guarantee Issue (New Hires only)

Employee: \$100,000

Spouse: \$30,000

Dependent Child(ren): \$10,000

Guarantee Issue is subject to underwriting rules and is not available in all circumstances.

Provisions

- Accelerated Benefit
- Waiver of Premium
- Conversion

Benefit Reductions Due to Age

Age	Original Benefit Reduced to:
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70	65%
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75	50%
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Terminates at Retirement

Monthly Supplemental Life Rates

Age	Rate per \$1,000 of Benefit
18-24	\$ 0.064
25-29	\$ 0.064
30-34	\$ 0.072
35-39	\$ 0.096
40-44	\$ 0.153
45-49	\$ 0.264
50-54	\$ 0.392
55-59	\$ 0.592
60-64	\$ 0.968
65-69	\$ 1.752
70-74	\$ 2.480
75+	\$ 2.480

Rates change as an insured moves from one age band to the next.

Spouse Monthly Rates Same as above.
Based on Employee's age

Child(ren) Monthly Rates (One rate for all eligible children in family, regardless of number). Rate per \$1,000: \$ 0.08

This Plan Highlights is a brief description of the important features of the RSL insurance plan. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-8349, et al.