

TABLE OF CONTENTS

	Page
SCHEDULE OF BENEFITS	1.0
DEFINITIONS	2.0
GENERAL PROVISIONS	3.0
EFFECTIVE DATE AND TERMINATION	4.0
CONVERSION PRIVILEGE	5.0
BENEFICIARY AND FACILITY OF PAYMENT	6.0
SETTLEMENT OPTIONS	7.0
WAIVER OF PREMIUM IN EVENT OF TOTAL DISABILITY	8.0
ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE	9.0
SEAT BELT AND AIR BAG BENEFIT	10.0
CLAIMS PROVISIONS	11.0
DEPENDENT LIFE INSURANCE	12.0
FAMILY AND MEDICAL LEAVE OF ABSENCE EXTENSION	13.0
MILITARY SERVICES LEAVE OF ABSENCE COVERAGE	13.2
GROUP TERM LIFE INSURANCE ACCELERATED BENEFIT RIDER	14.0
ACCELERATED BENEFIT RIDER DISCLOSURE	15.0

SCHEDULE OF BENEFITS

EFFECTIVE DATE: January 1, 2006

ELIGIBLE CLASSES: Each active, Full-time Employee, except any person employed on a temporary or seasonal basis.

INDIVIDUAL EFFECTIVE DATE: The first of the Policy month coinciding with or next following the day you become eligible.

INDIVIDUAL REINSTATEMENT: 6 months

AMOUNT OF INSURANCE:

Basic Life and Accidental Death and Dismemberment: One and one half (1 1/2) times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$400,000.

Supplemental Life (Applicable only to you if you elected Supplemental coverage and are paying the applicable premium): Increments of \$10,000, subject to a combined Basic and Supplemental maximum of \$600,000 or four (4) times Earnings, whichever is less.

Amounts of supplemental insurance over \$100,000, not to exceed \$400,000 combined are subject to our approval of your proof of good health. However, any proof of good health required due to late application for this insurance (See EFFECTIVE DATE OF INSURANCE) will be at no expense to us.

The Amount of Basic Life, Accidental Death and Dismemberment and Supplemental Life Insurance will be: (1) reduced by 35% at age 65; (2) further reduced by 20% of the pre-age 65 amount at age 70; and (3) further reduced by 20% of the pre-age 65 amount at age 75.