

SCHEDULE OF BENEFITS - \$16 MONTHLY CONTRIBUTION

Member's Age at Time of Claim	MEMBER			DEPENDENT		
	Group Term Life Insurance	Group Term Accidental Death & Dismemberment Insurance		Total Benefit for Accidental Death	Group Term life Insurance	
		Spouse	Child(ren)			
Less than 25	\$225,000	\$100,000	\$325,000	\$20,000	\$4,000	
25 - 29	\$170,000	\$100,000	\$270,000	\$20,000	(Age 14	
30 - 39	\$100,000	\$100,000	\$200,000	\$20,000	days, but	
40 - 44	\$65,000	\$100,000	\$165,000	\$18,000	less than	
45 - 49	\$40,000	\$100,000	\$140,000	\$15,000	21 years)	
50 - 54	\$30,000	\$100,000	\$130,000	\$10,000		
55 - 59	\$18,000	\$100,000	\$118,000	\$7,000		
60 - 64	\$12,000	\$100,000	\$112,000	\$5,000		
65 and over	\$7,500	\$7,500	\$15,000	\$4,000		

SCHEDULE OF BENEFITS - \$12 MONTHLY CONTRIBUTION

Member's Age at Time of Claim	MEMBER			DEPENDENT		
	Group Term Life Insurance	Group Term Accidental Death & Dismemberment Insurance		Total Benefit for Accidental Death	Group Term life Insurance	
		Spouse	Child(ren)			
Less than 25	\$165,000	\$75,000	\$240,000	\$15,000	\$3,000	
25 - 29	\$142,500	\$75,000	\$217,500	\$15,000	(Age 14 days,	
30 - 39	\$84,000	\$45,000	\$129,000	\$15,000	but less than	
40 - 44	\$54,000	\$38,000	\$92,000	\$13,000	21 years)	
45 - 49	\$33,000	\$30,000	\$63,000	\$12,000		
50 - 54	\$24,200	\$25,000	\$49,200	\$8,000		
55 - 59	\$16,500	\$21,000	\$37,500	\$5,000		
60 - 64	\$11,000	\$20,000	\$31,000	\$4,000		
65 and over	\$6,600	\$3,000	\$9,600	\$3,000		

SCHEDULE OF BENEFITS - \$9 MONTHLY CONTRIBUTION

Member's Age at Time of Claim	MEMBER			DEPENDENT		
	Group Term Life Insurance	Group Term Accidental Death & Dismemberment Insurance		Total Benefit for Accidental Death	Group Term life Insurance	
		Spouse	Child(ren)			
Less than 25	\$121,000	\$50,000	\$171,000	\$7,500	\$1,500	
25 - 29	\$104,500	\$50,000	\$154,500	\$7,500	(Age 14 days,	
30 - 39	\$61,600	\$30,000	\$91,600	\$7,500	but less than	
40 - 44	\$39,600	\$25,000	\$64,600	\$7,500	21 years)	
45 - 49	\$24,200	\$20,000	\$44,200	\$6,750		
50 - 54	\$18,700	\$17,500	\$36,200	\$4,500		
55 - 59	\$12,100	\$15,000	\$27,100	\$3,000		
60 - 64	\$8,800	\$13,500	\$22,300	\$2,250		
65 and over	\$4,950	\$2,000	\$6,950	\$1,500		