



# VOLUNTARY LIFE/AD&D SCHEDULE OF BENEFITS

## LIFE INSURANCE BENEFIT

## BENEFIT AMOUNT

Guaranteed Issue (Employee)  
*Amount you can choose without a Personal Health Statement*

\$150,000

Minimum Amount  
 Maximum Amount  
 Increments

\$10,000  
 \$500,000  
 \$10,000

## DEPENDENT LIFE INSURANCE BENEFIT

## BENEFIT AMOUNT

Guaranteed Issue (Spouse)  
*Amount you can choose without a Personal Health Statement*

\$20,000

Minimum Amount  
 Maximum Amount  
 Increments

\$10,000  
 \$250,000  
 \$10,000

Dependent Children to age 26 years

\$10,000

The amount of Spouse Supplemental coverage may never exceed 100% of the Supplemental Amount of Life Insurance in force for the employee.

## REDUCTION IN COVERAGE DUE TO AGE

We will reduce the Life Insurance Benefit and Principal Sum for You by the percentage indicated in the table below. This reduction will be effective on the Policy Anniversary Date following the date You attain the ages shown below. The reduction will apply to the Amount of Life Insurance and Principal Sum in force immediately prior to the first reduction made.

Percentage by which original amount of coverage will be reduced:

Your Age	Your % Reduction
65	35%
70	55%
75	80%

The reduced amount of coverage will be rounded to the next higher multiple of \$500, if not already a multiple of \$500. An appropriate adjustment in premium will be made.